
State:	District of Columbia	Filing Company:	CareFirst BlueChoice, Inc.
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	51+ Risk DC BC 4/2014		
Project Name/Number:	/		

Filing at a Glance

Company:	CareFirst BlueChoice, Inc.
Product Name:	51+ Risk DC BC 4/2014
State:	District of Columbia
TOI:	H21 Health - Other
Sub-TOI:	H21.000 Health - Other
Filing Type:	Rate
Date Submitted:	09/27/2013
SERFF Tr Num:	CFAP-129225421
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	1940
Implementation	04/01/2014
Date Requested:	
Author(s):	Katheryn Barron, Donald Brandenburg, Ed Butler, Andrew Fraser
Reviewer(s):	Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State:	District of Columbia	Filing Company:	CareFirst BlueChoice, Inc.
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	51+ Risk DC BC 4/2014		
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General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Employer	Overall Rate Impact: 5.4%
Filing Status Changed: 10/07/2013	
State Status Changed:	Deemer Date:
Created By: Katheryn Barron	Submitted By: Andrew Fraser
Corresponding Filing Tracking Number:	

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

This filing contains the rate proposal for BlueChoice, Inc. dba CareFirst BlueCross BlueShield's DC 51+ group risk medical, prescription drug, dental, and vision coverages, with an effective date of April 1, 2014. Please refer to the Actuarial Memorandum (Supporting Documentation) and the Rate Filing (Rate/Rule Schedule) for more details.

Company and Contact

Filing Contact Information

Andrew Fraser, Senior Actuarial Assistant, andrew.fraser@carefirst.com
Supervisor
10455 Mill Run Circle 410-998-7637 [Phone]
Mail Stop OM1-760
Owings Mills, MD 21117

Filing Company Information

CareFirst BlueChoice, Inc.	CoCode: 96202	State of Domicile: District of
840 First Street NE	Group Code:	Columbia
Washington, DC 20065	Group Name:	Company Type: Health
(410) 581-3000 ext. [Phone]	FEIN Number: 52-1358219	Maintenance Organization
		State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: District of Columbia

Filing Company: CareFirst BlueChoice, Inc.

TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other

Product Name: 51+ Risk DC BC 4/2014

Project Name/Number: /

Post Submission Update Request Submitted On 09/30/2013

Status: Submitted

Created By: Andrew Fraser

General Information:

Field Name	Requested Change	Prior Value
Requested Filing Mode	Informational	File & Use

State:	District of Columbia	Filing Company:	CareFirst BlueChoice, Inc.
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	51+ Risk DC BC 4/2014		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Electronic
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
CareFirst BlueChoice, Inc.	Increase	5.400%	5.400%				35.000%	0.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	28,477				549			
Policy Holders:	16,775				352			

State: District of Columbia
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: 51+ Risk DC BC 4/2014
Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: CareFirst BlueChoice, Inc.
 HHS Issuer Id: 86052
 Product Names: HMO (incl HSA/HRA), HMO Open Access (incl HSA/HRA), HMO Opt Out Plus (incl HSA/HRA), Healthy Blue (incl HSA/HRA), Healthy Blue 2.0 (incl HSA/HRA), Healthy Blue Advantage (incl HSA/HRA), Rx, Dental, Vision

Trend Factors:

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: DC/BC/DENTAL RIDER (R. 6/09), DC/BCOO/OPEN ACCESS (R. 6/09), DC/BCOO/SOB (R. 6/09), DC/BCOO/VISION (R. 1/12), DC/BC-OOP/SOB (R. 6/09), DC/BC-OOP/SOB HDHP (R. 7/07), DC/BC-OOP/SOB HDHP (R. 7/07), DC/BC-OOP/VISION (R. 6/04), DC/CF/ATTC (R. 1/10), DC/CF/BP/EOC (R. 11/09), DC/CF/CMM/DOCS (7/08), DC/CF/GC (R. 10/11), DC/CF/RX3 (R. 8/12), DC/CFBC/ATTC (R. 1/10), DC/CFBC/DOCS (R. 6/09), DC/CFBC/DOL APPEAL (R. 7/11), DC/CFBC/EOC (R. 6/09), DC/CFBC/GC (R. 10/11), DC/CFBC/HB2 DOCS (10/11), DC/CFBC/HB2 EOC (10/11), DC/CFBC/HB2 SOB (10/11), DC/CFBC/HB2 WELLNESS (10/11), DC/CFBC/HB3 WELLNESS (8/12), DC/CFBC/HBADV/DOCS (7/12), DC/CFBC/HBADV/EOC (7/12), DC/CFBC/HBADV/SOB (7/12), DC/CFBC/HPN EOC (R. 10/11), DC/CFBC/PPN DOCS (R. 10/11), DC/CFBC/RX3 (R. 8/12), DC/CFBC/SOB PPN (R. 10/11), DC/CMM/SOB HDHP (R. 10/08), DC/GHMSI/DOL APPEAL (R. 11/11)

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 352,414
 Benefit Change: None
 Percent Change Requested: Min: 0.0 Max: 35.0 Avg: 5.4

PRIOR RATE:

Total Earned Premium: 1,559,441,978.00
 Total Incurred Claims: 1,341,624,358.00
 Annual \$: Min: 268.75 Max: 468.75 Avg: 368.75

REQUESTED RATE:

Projected Earned Premium: 1,929,126,546.00
 Projected Incurred Claims: 1,562,056,172.00
 Annual \$: Min: 356.17 Max: 556.17 Avg: 456.17

SERFF Tracking #:	CFAP-129225421	State Tracking #:		Company Tracking #:	1940
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Project Name/Number:	/				

Rate/Rule Schedule

SERFF Tracking #:	CFAP-129225421	State Tracking #:		Company Tracking #:	1940
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State:	District of Columbia	Filing Company:	CareFirst BlueChoice, Inc.
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	51+ Risk DC BC 4/2014		
Project Name/Number:	/		

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
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State:

District of Columbia

Filing Company:

CareFirst BlueChoice, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

51+ Risk DC BC 4/2014

Project Name/Number:

/

1		51+ Risk BlueChoice DC	DC/BC/DENTAL RIDER (R. 6/09), DC/BCOO/OPEN ACCESS (R. 6/09), DC/BCOO/SOB (R. 6/09), DC/BCOO/VISION (R. 1/12), DC/BC-OOP/SOB (R. 6/09), DC/BC-OOP/SOB HDHP (R. 7/07), DC/BC-OOP/VISION (R. 6/04), DC/CF/ATTC (R. 1/10), DC/CF/BP/EOC (R. 11/09), DC/CF/CMM/DOCS (7/08), DC/CF/GC (R. 10/11), DC/CF/RX3 (R. 8/12), DC/CFBC/ATTC (R. 1/10), DC/CFBC/DOCS (R. 6/09), DC/CFBC/DOL APPEAL (R. 7/11), DC/CFBC/EOC (R. 6/09), DC/CFBC/GC (R. 10/11), DC/CFBC/HB2 DOCS (10/11), DC/CFBC/HB2 EOC (10/11), DC/CFBC/HB2 SOB (10/11), DC/CFBC/HB2 WELLNESS (10/11), DC/CFBC/HB3 WELLNESS (8/12), DC/CFBC/HBADV/DOCS (7/12), DC/CFBC/HBADV/EOC (7/12), DC/CFBC/HBADV/SOB (7/12), DC/CFBC/HPN EOC (R. 10/11), DC/CFBC/PPN DOCS (R. 10/11),	Revised	Previous State Filing Number: Percent Rate Change Request: 5.4	Rate Filing 9 27 13 BlueChoice DC.pdf,
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State:	District of Columbia	Filing Company:	CareFirst BlueChoice, Inc.
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	51+ Risk DC BC 4/2014		
Project Name/Number:	/		

			DC/CFBC/RX3 (R. 8/12), DC/CFBC/SOB PPN (R. 10/11), DC/CMM/SOB HDHP (R. 10/08), DC/GHMSI/DOL APPEAL (R. 11/11)			
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BlueChoice 51+

Risk Rate Filing

District of Columbia ----- GHMSI and Bluechoice HMO Medical & Drug Form Numbers - 8/28/13

HealthyBlue 2.0 (incl CDH)

DC/CFBC/GC (R. 10/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/HB2 EOC (10/11)
DC/CFBC/HB2 DOCS (10/11)
DC/CFBC/HB2 SOB (10/11)
DC/CFBC/HB2 WELLNESS (10/11)
DC/CFBC/RX3 (R. 8/12)
DC/CFBC/ATTC (R. 1/10)
and any amendments

HealthyBlue 3.0 (incl CDH)

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/HBADV/EOC (7/12)
DC/CFBC/HBADV/DOCS (7/12)
DC/CFBC/HBADV/SOB (7/12)
DC/CFBC/HB3 WELLNESS (8/12)
DC/CFBC/RX3 (R. 8/12)
and any amendments

POS OA H.S.A & H.R.A

In Network:

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/CFBC/ATTC (R. 1/10)
DC/BC-OOP/SOB HDHP (R. 7/07)
DC/CFBC/DOL APPEAL (R. 7/11)
and any amendments

Out-of-Network:

DC/CF/ATTC (R. 1/10)
DC/CF/GC (R. 10/11)
DC/CF/BP/EOC (R. 11/09)
DC/GHMSI/DOL APPEAL (R. 11/11)
DC/CF/CMM/DOCS (7/08)
DC/CMM/SOB HDHP (R. 10/08)
DC/CF/RX3 (R. 8/12)
and any amendments

BlueChoice Advantage (incl CDH)

DC/CFBC/HPN EOC (R. 10/11)
DC/CFBC/PPN DOCS (R. 10/11)
DC/CFBC/SOB PPN (R. 10/11)
DC/CFBC/GC (R. 10/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/RX3 (R. 8/12)
and any amendments

District of Columbia ----- GHMSI and Bluechoice HMO Medical & Drug Form Numbers - 8/28/13

HealthyBlue

DC/CFBC/HB EOC (4/10)
DC/CFBC/HB DOCS (4/10)
DC/CFBC/HB SOB (4/10)
DC/CFBC/HB/RX (R. 8/12)
DC/CFBC/HB INCENTIVE (4/10)
DC/CFBC/GC (R. 10/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
and any amendments

HMO & HMO OA

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/RX3 (R. 8/12)
and any amendments

HMO OA H.S.A & H.R.A

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB HDHP (R. 7/07)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/RX3 (R. 8/12)
DC/CFBC/DOL APPEAL (R. 7/11)
and any amendments

Opt-Out Open-Access (OO OA)

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BCOO/SOB (R. 6/09)
DC/BCOO/OPEN ACCESS (R. 6/09)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/RX3 (R. 8/12)
and any amendments

Opt-Out Plus Open-Access (POOA)

In Network:

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
any and amendments

Out-of-Network:

DC/CF/ATTC (R. 1/10)
DC/CF/GC (R. 10/11)
DC/CF/BP/EOC (R. 11/09)

CareFirst BlueChoice DC Dental Rider (Trad & Pref Indemnity-style Dental -- groups with BlueChoice medical and parallel enrollment):

DC/BC/DENTAL RIDER (R. 6/09)

CareFirst BlueChoice, Inc. DC Vision Care Riders (core BV & BV+ upgrade for groups with BlueChoice medical & parallel enrollment):

DC/BC-OOP/VISION (R. 6/04)

DC/BCOO/VISION (R. 1/12)

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

HMO HRA HSA

Medical					Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
Pure to Pure Conversions							
	Description						
121	HMO HRA/HSA						
122	HMO Non-Int HRA Option 1				\$228.02	\$206.45	-9%
123	HMO Non-Int HRA Option 2: \$0/0/250 \$2500 \$5000				\$197.75	\$169.46	-14%
124	HMO Non-Int HRA Option 3: \$0/0/250 \$4000 \$5250				\$169.48	\$145.29	-14%
125	HMO Non-Int HRA Option 4: \$10/20/250 \$1500 \$3000				\$219.51	\$186.69	-15%
128							
129	HMO HSA Option 2: \$0/0/250 \$2500 \$5000				\$183.26	\$175.30	-4%
130	HMO HSA Option 3: \$0/0/250 \$4000 \$5250				\$157.06	\$152.47	-3%
131	HMO HSA Option 4: \$10/20/250 \$1500 \$3000				\$203.43	\$191.40	-6%
132							
133	HMO HSA Option 6: \$15/25/250 \$1300 \$2600				\$207.71	\$198.99	-4%
134	HMO Int HRA Option 1:				\$233.72	\$206.45	-12%
135	HMO Int HRA Option 2: \$0/0/250 \$2500 \$5000				\$202.69	\$175.30	-14%
136	HMO Int HRA Option 3: \$0/0/250 \$4000 \$5250				\$173.71	\$152.47	-12%
137	HMO Int HRA Option 4: \$10/20/250 \$1500 \$3000				\$225.01	\$191.40	-15%
140							
141	Out Out Plus HRA/HSA						
143	OO+ Non-Int HRA Option 2: \$0/0 80% \$2500 \$5000				\$217.89	\$200.63	-8%
144	OO+ Non-Int HRA Option 3: \$0/0 80% \$4000 \$5250				\$185.64	\$173.77	-6%
145	OO+ Non-Int HRA Option 4: \$10/20 80% \$1500 \$3000				\$243.85	\$220.46	-10%
148							
149	OO+ HSA Option 2: \$0/0 80% \$2500 \$5000				\$201.93	\$206.32	2%
150	OO+ HSA Option 3: \$0/0 80% \$4000 \$5250				\$172.04	\$180.85	5%
151	OO+ HSA Option 4: \$10/20 80% \$1500 \$3000				\$225.99	\$224.84	-1%
152							
153	OO+ HSA Option 6: \$15/25 80% \$1300 \$2600				\$231.57	\$232.36	0%
154							
155	OO+ Int HRA Option 2: \$0/0 80% \$2500 \$5000				\$223.34	\$206.32	-8%
156	OO+ Int HRA Option 3: \$0/0 80% \$4000 \$5250				\$190.29	\$180.85	-5%
157	OO+ Int HRA Option 4: \$10/20 80% \$1500 \$3000				\$249.95	\$224.84	-10%

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

HMO Non HRA HSA

Medical Pure to Pure Conversions		Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
	Description			
1	HMO			
2	HMO Option 3: \$10/20/0 Core	\$272.02	\$251.56	-8%
5				
6	HMO Option 11: \$20/30/0 Core		\$246.41	
7	HMO Option 12: \$30/40/0 Core		\$241.50	
8	HMO Option 13: \$30/40/300 Core	\$227.74	\$235.86	4%
9	HMO Option 14: \$20/30/300 Core	\$244.46	\$240.76	-2%
10	HMO Option B: \$20/30/0 Core \$500	\$231.57	\$218.44	-6%
11	HMO Option C: \$30/40/0 Core \$500	\$219.06	\$214.25	-2%
12	HMO Option F: \$30/40/0 Core \$500 80% IP Facility	\$189.60	\$206.91	9%
13	HMO Option G: \$20/30/0 Core \$500 80%	\$183.65	\$206.72	13%
14	HMO Option H: \$20/30/0 Core \$0 80%	\$202.41	\$233.17	15%
15	HMO Option I: \$30/40/0 Core \$500 80%	\$177.64	\$202.55	14%
16	HMO Option J: \$30/40/0 Core \$0 80%	\$196.39	\$228.26	16%
20				
21	HMO Open Access			
22	HMO Open Access Option 3: \$10/20/0 Core	\$285.80	\$251.56	-12%
27				
28	HMO Open Access Option 13: \$30/40/300 Core	\$239.27	\$235.86	-1%
29	HMO Open Access Option 14: \$20/30/300 Core	\$256.83	\$240.76	-6%
30	HMO Open Access Option B: \$20/30/0 Core \$500	\$243.29	\$218.44	-10%
31	HMO Open Access Option C: \$30/40/0 Core \$500	\$230.16	\$214.25	-7%
32	HMO Open Access Option F: \$30/40/0 Core \$500 80% IP Facility	\$199.20	\$206.91	4%
33	HMO Open Access Option G: \$20/30/0 Core \$500 80%	\$198.46	\$206.72	4%
34	HMO Open Access Option H: \$20/30/0 Core \$0 80%	\$218.73	\$233.17	7%
35	HMO Open Access Option I: \$30/40/0 Core \$500 80%	\$191.96	\$202.55	6%
36	HMO Open Access Option J: \$30/40/0 Core \$0 80%	\$212.23	\$228.26	8%
40				
41	Opt Out Open Access			
43	Opt Out Open Access Option 2: \$10/20 80% Core	\$303.82	\$289.98	-5%
44				
45	Opt Out Open Access Option 4: \$20/30 80% Core	\$282.93	\$285.32	1%
46	Opt Out Open Access Option 6: \$10/20 60% Core	\$290.15	\$288.05	-1%
47				
48	Opt Out Open Access Option 8: \$20/30 60% Core	\$273.01	\$283.39	4%
50				
51	Opt Out Open Access Option 13: \$30/40 80% Core	\$273.03	\$281.02	3%
52	Opt Out Open Access Option 14: \$30/40 60% Core	\$263.45	\$279.09	6%
53	Opt Out Open Access Option B: \$20/30 80% Core \$500	\$267.97	\$256.36	-4%
54				
55	Opt Out Open Access Option F: \$30/40 60% Core \$500	\$248.81	\$250.31	1%
56	Opt Out Open Access Option H: \$20/30 80% Core \$500 80%	\$232.09	\$248.62	7%
57				
58	Opt Out Open Access Option L: \$30/40 60% Core \$500 80%	\$219.04	\$242.57	11%
60				
61	Opt Out+			
63	Opt Out+Option 3: \$10/20 80% \$300 Core	\$298.35	\$287.72	-4%
64				
161	BC Advantage			
164	BC Advantage Option 3: \$20/20 80/50% \$750	\$275.19	\$265.36	-4%
165	BC Advantage Option 4: \$20/20 100/70% \$500	\$287.08	\$275.13	-4%
166	BC Advantage Option 5: \$20/20 90/60% \$1000	\$279.54	\$268.61	-4%
167	BC Advantage Option 6: \$30/30 100/70% \$500	\$278.46	\$268.03	-4%
168	BC Advantage Option 7: \$30/30 90/60% \$1000	\$256.37	\$260.60	2%
169	BC Advantage Option 8: \$30/30 80/50% \$1000	\$249.50	\$259.84	4%
170				
171	BC Advantage Non-Int HRA Option 1: \$1,400 Ded	\$224.77	\$232.79	4%
172	BC Advantage Non-Int HRA Option 2: \$2,000 Ded	\$187.82	\$194.52	4%
173				

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

HMO Non HRA HSA

Medical Pure to Pure Conversions		Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
	Description			
174	BC Advantage HSA Option 1: \$1,400 Ded	\$225.89	\$233.94	4%
175	BC Advantage HSA Option 2: \$2,000 Ded	\$182.41	\$188.92	4%
176				
177	BC Advantage Int HRA Option 1: \$1,400 Ded	\$246.19	\$254.97	4%
178	BC Advantage Int HRA Option 2: \$2,000 Ded	\$198.27	\$205.34	4%
180				
181	HealthyBlue			
183	HealthyBlue Option B: \$900/\$1600/\$2500	\$247.25	\$256.07	4%
185				
186	HealthyBlue Option A: \$500/\$1200/\$2000 (HRA)	\$262.30	\$271.65	4%
187	HealthyBlue Option B: \$900/\$1600/\$2500 (HRA)	\$247.25	\$256.07	4%
188	HealthyBlue Option C: \$1200/\$2000/\$3000 (HRA)	\$236.72	\$245.16	4%
189	HealthyBlue Option D: \$1500/\$2500/\$3500 (HRA)	\$229.00	\$237.17	4%
190				
191	HealthyBlue Option D: \$1500/\$2500/\$3500 (HSA)	\$204.92	\$212.23	4%
200				
201	HealthyBlue 2.0			
202	HealthyBlue 2.0 Option A: \$300/\$1,000	\$269.79	\$268.76	0%
203	HealthyBlue 2.0 Option B: \$500/\$1,500	\$259.17	\$265.14	2%
204	HealthyBlue 2.0 Option C: \$1,000/\$2,000	\$238.99	\$259.10	8%
205				
206	HealthyBlue 2.0 Option A: \$300/\$1,000 (HRA) - Non-Int Rx	\$269.79	\$268.76	0%
207	HealthyBlue 2.0 Option B: \$500/\$1,500 (HRA) - Non-Int Rx	\$259.17	\$265.14	2%
208	HealthyBlue 2.0 Option C: \$1,000/\$2,000 (HRA) - Non-Int Rx	\$238.99	\$259.10	8%
209	HealthyBlue 2.0 Option D: \$1,500/\$3,000 (HRA) - Int \$0/\$25/\$45 Rx	\$234.54	\$239.85	2%
210	HealthyBlue 2.0 Option E: \$2,000/\$4,500 (HRA) - Int \$0/\$25/\$45 Rx	\$211.04	\$222.82	6%
211	HealthyBlue 2.0 Option F: \$2,500/\$5,000 (HRA) - Int \$0/\$25/\$45 Rx	\$186.37	\$211.72	14%
212				
213	HealthyBlue 2.0 Option D: \$1,500/\$3,000 (HSA) - Int \$0/\$25/\$45 Rx	\$217.16	\$239.85	10%
214	HealthyBlue 2.0 Option E: \$2,000/\$4,500 (HSA) - Int \$0/\$25/\$45 Rx	\$195.40	\$222.82	14%
215	HealthyBlue 2.0 Option F: \$2,500/\$5,000 (HSA) - Int \$0/\$25/\$45 Rx	\$172.56	\$211.72	23%
220				
221	HealthyBlue Advantage			
222	HealthyBlue Advantage Option A: \$300/\$1,000	\$297.06	\$307.65	4%
223	HealthyBlue Advantage Option B: \$500/\$1,500	\$286.17	\$296.38	4%
224	HealthyBlue Advantage Option C: \$1,000/\$2,000	\$260.53	\$269.82	4%
225				
226	HealthyBlue Advantage Option A: \$300/\$1,000 (HRA) - Non-Int Rx	\$297.06	\$307.65	4%
227	HealthyBlue Advantage Option B: \$500/\$1,500 (HRA) - Non-Int Rx	\$286.17	\$296.38	4%
228	HealthyBlue Advantage Option C: \$1,000/\$2,000 (HRA) - Non-Int Rx	\$260.53	\$269.82	4%
229	HealthyBlue Advantage Option D: \$1,500/\$3,000 (HRA) - Int \$0/\$25/\$45 Rx	\$258.98	\$268.21	4%
230	HealthyBlue Advantage Option E: \$2,000/\$4,500 (HRA) - Int \$0/\$25/\$45 Rx	\$233.03	\$241.34	4%
231	HealthyBlue Advantage Option F: \$2,500/\$5,000 (HRA) - Int \$0/\$25/\$45 Rx	\$205.79	\$213.13	4%
232				
233	HealthyBlue Advantage Option D: \$1,500/\$3,000 (HSA) - Int \$0/\$25/\$45 Rx	\$239.80	\$248.35	4%
234	HealthyBlue Advantage Option E: \$2,000/\$4,500 (HSA) - Int \$0/\$25/\$45 Rx	\$215.76	\$223.45	4%
235	HealthyBlue Advantage Option F: \$2,500/\$5,000 (HSA) - Int \$0/\$25/\$45 Rx	\$190.55	\$197.34	4%

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

PPO HRA HSA

Medical					Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
Pure to Pure Conversions							
	Description						
101	BluePreferred HRA/HSA						
102	BP Non-Int HRA Option 1: 100/80% \$1000 \$3500				\$296.53	\$268.51	-9%
103	BP Non-Int HRA Option 2: 90/70% \$1000 \$3500				\$276.50	\$248.69	-10%
104	BP Non-Int HRA Option 3: 100/80% \$2000 \$7000				\$256.43	\$237.00	-8%
105	BP Non-Int HRA Option 4: 100/80% \$3000 \$10,000				\$228.84	\$214.57	-6%
106	BP Non-Int HRA Option 5: 100/80% \$5000 \$10,000				\$191.99	\$183.59	-4%
	BP HSA Option 1: 100/80% \$1200 \$2400					\$266.84	
107	BP HSA Option 3: 100/80% \$2000 \$4000				\$236.06	\$241.93	2%
108	BP HSA Option 4: 100/80% \$2700 \$5000				\$218.81	\$228.51	4%
109	BP HSA Option 6: 100/80% \$1300 \$2600				\$259.41	\$264.66	2%
110	BP HSA Option 7: 100/80% \$1500 \$3000				\$253.16	\$250.59	-1%
111	BP HSA Option 8: 90/70% \$1300 \$2600				\$246.83	\$254.63	3%
112	BP HSA Option 9: 90/70% \$1500 \$3000				\$235.29	\$240.42	2%
113	BP Int HRA Option 1: 100/80% \$1000 \$3500				\$292.63	\$269.76	-8%
114	BP Int HRA Option 2: 90/70% \$1000 \$3500				\$272.87	\$254.17	-7%
115	BP Int HRA Option 3: 100/80% \$2000 \$7000				\$253.07	\$241.50	-5%
116	BP Int HRA Option 4: 100/80% \$3000 \$10,000				\$225.84	\$220.23	-2%
117	BP Int HRA Option 5: 100/80% \$5000 \$10,000				\$189.46	\$190.39	0%
118	BP Int HRA Option 8: 100/80% \$1500 \$3000				\$277.72	\$254.63	-8%
119	BP Int HRA Option 9: 90/70% \$1500 \$3000				\$258.11	\$240.42	-7%

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

PPO Non HRA HSA

Medical Pure to Pure Conversions		Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
	Description			
81	Blue Pref			
82	Blue Pref Option 1: \$10 100/80% \$0 \$1000	\$396.54	\$373.82	-6%
83	Blue Pref Option 2: \$10 90/70% \$0 \$1500		\$361.79	
84	Blue Pref Option 6: \$20 100/80% \$0 \$1500	\$384.34	\$366.62	-5%
85	Blue Pref Option 7: \$10 100/80% \$250 \$1500	\$373.84	\$363.07	-3%
86	Blue Pref Option 8: \$15 90/70% \$0 \$1500		\$358.71	
87	Blue Pref Option 9: \$10 100/80% \$500 \$1500	\$354.39	\$351.71	-1%
88	Blue Pref Option 10: \$15 100/80% \$0 \$1000		\$370.36	
89				
90	Blue Pref Option 12: \$20 80/60% \$250 \$2500	\$282.20	\$333.92	18%
91	Blue Pref Option 14: \$20 100/80% \$1000 \$3500	\$262.86	\$330.17	26%
92	Blue Pref Option 15: \$20 90/70% \$1000 \$3500	\$243.99	\$316.20	30%
93	Blue Pref Option 16: \$20 80/60% \$1000 \$3500	\$228.73	\$306.08	34%
94	Blue Pref Option 17: \$20 100/80% \$2000 \$7500	\$225.63	\$303.78	35%
95	Blue Pref Option 18: \$20 100/80% \$3000 \$15,000	\$201.18	\$286.81	43%
96	Blue Pref Option 19: \$20 100/80% \$5000 \$20,000	\$167.72	\$262.54	57%
97	Blue Pref Option 20: \$10 90/70% \$250 \$1500		\$355.95	
98	Blue Pref Option 21: \$10 90/70% \$500 \$1500		\$343.25	

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

Rx Pure to Pure Conversions		Current Renewal Med PMPM	New Med NB PMPM	From Renewal Rate Increase
	Description			
1	\$0 Deductible			
10	Retail Card - \$0/\$25/\$45, \$0 Ded. DC/VA	\$71.85		
11	Retail Acute Card - \$5/\$10/\$25, \$0 Ded. DC/VA	\$84.27		
12	Retail Acute Card - \$8/\$15/\$30, \$0 Ded. DC/VA	\$79.83		
13	Retail Acute Card - \$10/\$20/\$35, \$0 Ded. DC/VA	\$74.80		
14	Retail Acute Card - \$10/\$25/\$45, \$0 Ded. DC/VA	\$67.40		
15	Retail Acute Card - \$15/\$35/\$60, \$0 Ded. DC/VA	\$57.72		
17				
18	\$50 Deductible			
30	Retail Acute Card - \$10/\$20/\$35, \$0 Ded. DC/VA	\$71.09		
34				
35	\$100 Deductible			
44	Retail Card - \$0/\$25/\$45, \$0 Ded. DC/VA	\$64.85		
46	Retail Acute Card - \$8/\$15/\$30, \$0 Ded. DC/VA	\$71.91		
47	Retail Acute Card - \$10/\$20/\$35, \$0 Ded. DC/VA	\$67.54		
48	Retail Acute Card - \$10/\$25/\$45, \$0 Ded. DC/VA	\$60.85		
49	Retail Acute Card - \$15/\$35/\$60, \$0 Ded. DC/VA	\$52.44		
51				
52	\$200 Deductible			
65	Retail Acute Card - \$10/\$25/\$45, \$0 Ded. DC/VA	\$52.27		
66	Retail Acute Card - \$15/\$35/\$60, \$0 Ded. DC/VA	\$45.25		

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

PPO HRA HSA

Dental Pure to Pure Conversions		Current Renewal Med PMPM	New Med NB PMPM	From Renewal Rate Increase
	Description			
1	\$1,000 Max, 80/50/50/50%	\$11.02	\$11.91	8%
2	\$1,000 Max, 100/80/80/50%	\$14.89	\$16.11	8%
3	\$1,000 Max, 100/80/50/50%	\$14.25	\$15.41	8%
4	\$1,000 Max, 100/90/90/60%	\$16.09	\$17.40	8%
5	\$1,000 Max, 100/90/60/60%	\$15.44	\$16.70	8%
6	\$1,500 Max, 80/50/50/50%	\$11.84	\$12.81	8%
7	\$1,500 Max, 100/80/80/50%	\$16.02	\$17.32	8%
8	\$1,500 Max, 100/80/50/50%	\$15.31	\$16.56	8%
9	\$1,500 Max, 100/90/90/60%	\$17.24	\$18.64	8%
10	\$1,500 Max, 100/90/60/60%	\$16.60	\$17.96	8%

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
NET PREMIUMS EFFECTIVE 04/01/14

Vision Pure to Pure Conversions		Current Renewal Med PMPM	New Med NB PMPM	From Renewal Rate Increase
	Description			
1	BlueVision Plus Option 1: \$0 Exam copay. \$45 towards frames every 12 months	\$2.96	\$3.07	4%
2	BlueVision Plus Option 2: \$0 Exam copay. \$45 towards frames every 24 months	\$2.46	\$2.56	4%
3	BlueVision Plus Option 3: \$10 Exam copay. \$45 towards frames every 12 months	\$2.78	\$2.89	4%
4	BlueVision Plus Option 4: \$10 Exam copay. \$45 towards frames every 24 months	\$2.33	\$2.42	4%
5	BlueVision Plus Option A: \$0 Exam copay. \$130 towards frames every 24 months	\$3.16	\$3.29	4%
6	BlueVision Plus Option B: \$10 Exam copay. \$130 towards frames every 24 months	\$2.99	\$3.11	4%
7	BlueVision Plus Option C: \$0 Exam copay. \$130 towards frames every 12 months	\$3.28	\$3.42	4%
8	BlueVision Plus Option D: \$10 Exam copay. \$130 towards frames every 12 months	\$3.10	\$3.23	4%

SERFF Tracking #:	CFAP-129225421	State Tracking #:		Company Tracking #:	1940
State:	District of Columbia	Filing Company:	CareFirst BlueChoice, Inc.		
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other				
Product Name:	51+ Risk DC BC 4/2014				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	The signature for this filing can be found on the Actuarial Certification.
Attachment(s):	Cover Letter_BC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	We are the insurer; this does not apply.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Exhibits 9 25 13 DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	Actuarial Certification DC BC FILING092713.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	CareFirst BlueChoice, Inc.
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	51+ Risk DC BC 4/2014		
Project Name/Number:	/		

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	This requirement does not apply to large group.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Large Group filings are not required to include a Unified Rate Review Template.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Large Group filings are not required to include a Unified Rate Review Template.
Attachment(s):	
Item Status:	
Status Date:	

Re: BlueChoice, Inc.
NAIC 96202
Rate Filing for 51+ Risk Business (Filing #1940)

Enclosed for your review is the rate filing for 51+ group risk business of BlueChoice, Inc. dba CareFirst BlueCross BlueShield. This filing includes proposed rates for existing medical, prescription drug, dental, and vision coverages. We are proposing an average rate increase of 5.4% over existing rates. The new rates will be effective April 1, 2014.

Index for Actuarial Memorandum

Factors Exhibits

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Exhibit F2	Tier Factors
Exhibit F3	Geographic Factors
Exhibit F4	SIC Factors
Exhibit F5	Pooling and Credibility Points
Exhibit F6	Administrative Charges
Exhibit F7	Point of Enrollment Factors
Exhibit F8	Renewal Cap
Exhibit F9	Capitations
Exhibit F10	Underwriting Loads, Discounts

Rate Development Exhibits

Exhibit R1	HMO nonCDH 2012 Peg Point
Exhibit R2	HMO CDH 2012 Peg Point
Exhibit R3	PPO nonCDH 2012 Peg Point
Exhibit R4	PPO CDH 2012 Peg Point
Exhibit R5	Rx 2012 Peg Point
Exhibit R6	Development of 2014 Peg Points (from Exhibits R1 - R5)
Exhibit R7	Development of 2014 HMO nonCDH Net Premiums (from Exhibit R6)
Exhibit R8	Development of 2014 HMO CDH Net Premiums (from Exhibit R6)
Exhibit R9	Development of 2014 PPO nonCDH Net Premiums (from Exhibit R6)
Exhibit R10	Development of 2014 PPO CDH Net Premiums (from Exhibit R6)
Exhibit R11	Development of 2014 Rx Net Premiums (from Exhibit R6)
Exhibit R12	Development of 2014 Dental Net Premiums
Exhibit R13	Development of 2014 Vision Net Premiums
Exhibit R14	Rate Increase breakdown
Exhibit R15	Desired LR
Exhibit R16	Reconciliation of DLR to MLR

Illustrative Renewal Rate

IRR 3	Consolidated RateEB
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Factors

Exhibits

Exhibit F1 Demo

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS

51+ Age/Sex Factors Medical and Drug

DEMOGRAPHIC FACTORS								
Age Ranges	Individual Male Factor	Individual Female Factor	2Party Ch Male Factor	2Party Ch Female Factor	2Party Sp Male Factor	2 Party Sp Female Rate	Family Male Factor	Family Female Rate
00-24	0.52	0.72	0.52	0.72	0.52	0.72	0.52	0.72
25-29	0.55	0.74	0.55	0.74	0.55	0.74	0.55	0.74
30-34	0.61	0.85	0.61	0.85	0.61	0.85	0.61	0.85
35-39	0.70	0.98	0.70	0.98	0.70	0.98	0.70	0.98
40-44	0.82	1.12	0.82	1.12	0.82	1.12	0.82	1.12
45-49	0.99	1.26	0.99	1.26	0.99	1.26	0.99	1.26
50-54	1.30	1.43	1.30	1.43	1.30	1.43	1.30	1.43
55-59	1.75	1.65	1.75	1.65	1.75	1.65	1.75	1.65
60-64	2.35	2.00	2.35	2.00	2.35	2.00	2.35	2.00
65-69	3.50	2.75	3.50	2.75	3.50	2.75	3.50	2.75
70-74	3.50	2.75	3.50	2.75	3.50	2.75	3.50	2.75
75-79	3.50	2.75	3.50	2.75	3.50	2.75	3.50	2.75
80+	3.50	2.75	3.50	2.75	3.50	2.75	3.50	2.75

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Exhibit F2 Tier

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS TIER FACTORS Effective 4/1/14

Summary of Tiering Factors

	4C Tiering		2 Tier			3 Tier			4 Tier	
	HMO	PPO	HMO	PPO		HMO	PPO		HMO	PPO
INDIVIDUAL	1.00	1.00	1.00	1.00	INDIVIDUAL	1.00	1.00	INDIVIDUAL	1.00	1.00
INDIVIDUAL + CHILD(REN)	1.85	1.85	2.70	2.70	2 PARTY	2.00	2.00	S&Child	1.85	1.85
INDIVIDUAL + ADULT	2.30	2.30	2.70	2.70	FAMILY	3.04	3.04	S&S	2.30	2.35
FAMILY	3.04	3.04	2.70	2.70	Comp to Mcare	0.77	0.77	FAMILY	3.07	3.07
Comp to Mcare	0.77	0.77	0.77	0.77				Comp to Mcare	0.77	0.77
Conversion Factor	1.005	1.011	0.973	1.002		1.005	1.002		0.993	1.002

Exhibit F3 Geo

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS

GEOGRAPHIC FACTORS for Members within CFI service area

			Factors	
	County/City	Factor		
1	Worcester	1.002	Baltimore	1.034
2	Wicomico	1.002	PG & MG	0.974
3	Washington	1.027	E & S Md	1.002
4	Talbot	1.002	Western Md	1.027
5	St. Mary's	1.002	DC	0.900
6	Somerset	1.002	VA	0.958
7	Queen Anne's	1.002		
8	Prince William	0.958		
9	Prince George's	0.974		
10	Montgomery	0.974		
11	Kent	1.002		
12	Howard	1.034		
13	Harford	1.034		
14	Garrett	1.027		
15	Frederick	1.027		
16	Falls Church	0.958		
17	Fairfax	0.958		
18	Dorchester	1.002		
19	District of Columbia	0.900		
20	Charles	1.002		
21	Cecil	1.002		
22	Carroll	1.027		
23	Caroline	1.002		
24	Calvert	1.002		
25	Baltimore	1.034		
26	Arlington	0.958		
27	Anne Arundel	1.034		
28	Allegany	1.027		
29	Alexandria	0.958		
30	Baltimore(City)	1.034		

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Exhibit F4 SIC

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS SIC FACTORS

<u>CODES</u>	<u>DESCRIPTION</u>	<u>FACTORS</u>
0	Non Applicable	1.150
1	Agriculture Production Crops	1.150
2	Agriculture Production Livestock & Animal Specialties	1.150
7	Agriculture Services	1.150
8	Forestry	1.150
9	Fishing, Hunting, and Trapping	1.150
10	Metal Mining	1.150
12	Coal Mining	1.150
13	Oil & Gas Extraction	1.150
14	Mining Nonmetallic Minerals, Except Fuels	1.150
15	General Building Contractors & Operative Builders	1.000
16	Heavy Construction Other Than Building Construction	1.100
17	Special Trade Contractors	1.000
20	Food & Kindred Products	1.100
21	Tobacco Product Manufacturer	1.050
22	Textile Mill Products	1.100
23	Apparel & Other Textiles	1.050
24	Lumber & Wood Products Except Furniture	1.100
25	Furniture & Fixtures	1.000
26	Paper & Allied Products	1.100
27	Printing & Publishing	1.060
28	Chemicals & Allied Products	1.150
29	Petroleum & Coal Products	1.150
30	Rubber & Miscellaneous Plastic Products	1.050
31	Leather And Leather Products	0.950
32	Stone, Clay, Glass, & Concrete Products	1.060
33	Primary Metal Industries	1.050
34	Fabricated Metal Products except Machinery & Transportation	1.100
35	Industrial & Commercial Machinery & Computer Equipment	1.000
36	Electronics & Electrical Equipment except Computers	1.000
37	Transportation Equipment	1.100
38	Measuring, Analyzing, & Controlling Instruments & Related Products	1.050
39	Miscellaneous Manufacturing	1.060
40	Railroad Transportation	1.000
41	Local & Suburban Transit & Highway Passenger Transportation	0.950
42	Moter Freight Transportation & Warehousing	1.110
43	US Postal Service	1.000
44	Water Transportation	1.000
45	Air Transportation	1.100
46	Pipe Lines, Except Natural Gas	1.000
47	Transportation Services	1.000
48	Communications	0.900
49	Electric, Gas & Sanitary Services	1.000
50	Wholesale Trade - Durable Goods	1.060

Exhibit F4 SIC

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS SIC FACTORS

<u>CODES</u>	<u>DESCRIPTION</u>	<u>FACTORS</u>
51	Wholesale Trade- Non Durable Goods	1.000
52	Building Materials, Hardware, Garden Supplies & Mobile Home Dealers	1.000
53	General Merchandise Stores	0.950
54	Food Stores	1.010
55	Automotive Dealers & Gasoline Service Stations	1.075
56	Apparel And Accessory Stores	0.950
57	Home Furniture, Furnishings, & Equipment Stores	0.930
58	Eating & Drinking Places	1.150
59	Miscellaneous Retail	0.950
60	Depository Institutions	0.880
61	Non-depository Credit Institutions	0.900
62	Security & Commodity Brokers, Dealers & Services	0.970
63	Insurance Carriers	1.050
64	Insurance Agents, Brokers, & Service	1.050
65	Real Estate	1.020
67	Holding & Other Investment Companies	0.950
70	Hotels, Rooming Houses, Camps, & Other Lodging	1.100
72	Personal Services	1.120
73	Business Services	0.820
75	Automotive Repair, Services, & Parking	1.000
76	Miscellaneous Repair Services	1.000
78	Motion Pictures	1.140
79	Amusement & Recreation Services	1.050
80	Health Services	1.100
81	Legal Services	1.120
82	Educational Services	0.900
83	Social Services	1.000
84	Museums, Art Galleries, Gardens & Zoos	0.930
86	Membership Organization	0.970
87	Engineering, Accounting, Research, Management, & Related Services	0.820
88	Private Households	1.050
89	Miscellaneous Services	1.000
91	Executive, Legislative, & General Government, Except Finance	1.000
92	Justice, Public Order, & Safety	1.150
93	Public Finance, Taxation, & Monetary Policy	1.000
94	Administration of Human Resources	1.000
95	Administration of Environmental Quality & Housing	1.040
96	Administration of Economic Programs	1.000
97	National Security & International Affairs	1.150
99	Nonclassifiable Establishments	1.150

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Ex F5 Credibility & Pooling Pts

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS

Pooling includes both Medical and Pharmacy Claims

Credibility/Pooling Factors by Group Size

Contracts	Member Months	Proposed Credibility			Pooling Level		PMPM
		Prior	Theoretical	Proposed	Prior	Proposed	
<50	<1200	0.0%	0%	0%	NA	\$ -	\$ -
50-99	1200-2399	50.0%	35.4%	30.0%	\$ 50,000	\$ 25,000	\$ 71.73
100-149	2400-3599	50.0%	50.0%	50.0%	\$ 50,000	\$ 50,000	\$ 42.98
150-199	3600-4799	50.0%	61.2%	60.0%	\$ 50,000	\$ 50,000	\$ 45.45
200-249	4800-5999	100.0%	70.7%	70.0%	\$ 75,000	\$ 75,000	\$ 31.99
250-299	6000-7199	100.0%	79.1%	80.0%	\$ 75,000	\$ 100,000	\$ 24.34
300-349	7200-8399	100.0%	86.6%	90.0%	\$ 100,000	\$ 125,000	\$ 19.42
350-399	8400-9599	100.0%	93.5%	90.0%	\$ 100,000	\$ 150,000	\$ 16.04
400-499	9600-11999	100.0%	100.0%	100.0%	\$ 100,000	\$ 200,000	\$ 11.24
500-749	12000-17999	100.0%	100.0%	100.0%	\$ 125,000	\$ 250,000	\$ 8.35
750-999	18000-23999	100.0%	100.0%	100.0%	\$ 150,000	\$ 300,000	\$ 6.50
1000+	24000+	100.0%	100.0%	100.0%	\$ 250,000	\$ 350,000	\$ 5.20

Changes to Credibility and Pooling:

- Credibility will be based on Member months; previously based on Contracts
- Credibility is now 9 steps; previously 3
- Pooling will be based on number of Contracts; same as previous
- Pooling charge will be fixed PMPMs, not Claims / Members for that month

Exhibit F6 Admin

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
ADMINISTRATIVE CHARGE FOR CAREFIRST GENERAL EXPENSES
Effective 4/1/2014 For NEW Business Quotes

Contracts	All	All	Affordable	Dental	Dental	Vision	Vision
	Non-CDH	CDH	Care Act				
	<u>Medical+Rx</u>	<u>Medical+Rx</u>	<u>Fees</u>	<u>Rider</u>	<u>Non-Rider</u>	<u>Rider</u>	<u>Non-Rider</u>
<50	9.5%	11.0%	3.3%	9.5%	19.5%	9.5%	19.5%
50-99	9.5%	11.0%	3.3%	9.5%	19.5%	9.5%	19.5%
100-149	9.5%	11.0%	3.3%	9.5%	19.5%	9.5%	19.5%
150-199	9.5%	11.0%	3.3%	9.5%	19.5%	9.5%	19.5%
200-249	8.5%	10.0%	3.3%	8.5%	18.5%	8.5%	18.5%
250-299	8.5%	10.0%	3.3%	8.5%	18.5%	8.5%	18.5%
300-349	8.5%	10.0%	3.3%	8.5%	18.5%	8.5%	18.5%
350-399	8.5%	10.0%	3.3%	8.5%	18.5%	8.5%	18.5%
400-449	8.5%	10.0%	3.3%	8.5%	18.5%	8.5%	18.5%
450-499	7.5%	9.0%	3.3%	7.5%	17.5%	7.5%	17.5%
500-549	7.5%	9.0%	3.3%	7.5%	17.5%	7.5%	17.5%
550-599	7.5%	9.0%	3.3%	7.5%	17.5%	7.5%	17.5%
600-649	6.5%	8.0%	3.3%	6.5%	16.5%	6.5%	16.5%
650-699	6.5%	8.0%	3.3%	6.5%	16.5%	6.5%	16.5%
700-749	6.5%	8.0%	3.3%	6.5%	16.5%	6.5%	16.5%
750-799	5.5%	7.0%	3.3%	5.5%	15.5%	5.5%	15.5%
800-849	5.5%	7.0%	3.3%	5.5%	15.5%	5.5%	15.5%
850-899	5.5%	7.0%	3.3%	5.5%	15.5%	5.5%	15.5%
900-949	5.5%	7.0%	3.3%	5.5%	15.5%	5.5%	15.5%
950-999	5.5%	7.0%	3.3%	5.5%	15.5%	5.5%	15.5%
1000+	5.5%	7.0%	3.3%	5.5%	15.5%	5.5%	15.5%

NOTE: The ACA Fees are to cover the cost of Federal reinsurance, the insurer tax, and PCORI

Now, all Administrative Charges will be a Percent of Premium; previously, 51 - 199 was a % of premium while 200+ was charged as a PCPM

Example - for a group with 125 Contracts and a non-CDH benefit, Administrative percent load is the sum of 9.5% and 3.3% for Medical and Rx; but only 9.5% for Riders.

Exhibit F7 Pt of Enrlmt

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS

"Point of Enrollment" (POE) Factors Effective 1/1/2014

<u>Number of Medical Options</u>	<u>POE Factor</u>
1	1.000
2	1.025
3	1.025
4	1.035
5	1.040
6+	1.045

Applied to Medical and Drug rates only

Previously, there were only loads up to 4 options

Exhibit F8 Renewal Cap

CAREFIRST BLUECROSS BLUESHIELD

LARGE GROUP ACCOUNTS OF 51-399 CONTRACTS

Fully Credible Groups have neither a cap nor a floor

History of Rate Minimums and Maximums

Rate Caps

Below is a history of the rate caps in the 51-199 market since the 51-199 pool rating methodology was expanded into the CFMI marketplace:

51-199 Rate Caps since 9/2001				
Renewal Dates	Special Minimum	Minimum	Maximum	Special Maximum *
9/2001-11/2001	N/A	0% (no change)	12%	30%
12/2001- 7/2002	N/A	0% (no change)	17%	35%
8/2002 -12/2003	0% (no change)	5%	35%	Unlimited
1/2004- 6/2004	0% (no change)	5%	29%	Unlimited
7/2004- 12/2004	0% (no change)	5%	25%	Unlimited
1/2005-5/2008	N/A	0%	25%	Unlimited
6/2008- 1/2009	5% 1 st year renewals only	0%	25%	15% 1 st year renewals only, unlimited for all others
2/2009-5-2009	N/A	0%	35%	Unlimited
6/2009-1/2010	5% for specific list of 1 st year renewals only*	0%	35%	15% for specific list of 1 st year renewals only*, unlimited for all others
2/2010-6/2011	N/A	0%	35%	Unlimited
7/2011-5/2012	N/A	-10%	35%	Unlimited
6/2012-4/2014	N/A	0%	35%	Unlimited
4/2014- **	N/A	0%	35%	Unlimited

* Special minimums and maximums apply only to groups that have signed rate sheets indicating that these caps would be used.

These groups have their first renewals between June 2009 and January 2010.

** Now we will apply Rate Increase Max and Minus for 51-399; previously 51- 199

We are changing the group sizes that Rate Minimums and Maximums are used for. Now rate min & max will apply to all non-fully credible groups (less than 400 employees).

Exhibit F9 Capitations

CAREFIRST BLUECROSS BLUESHIELD LARGE GROUP ACCOUNTS OF 51+ CONTRACTS

Capitations Per Member Per Month

		Current CY 2013		Proposed CY 2014		% Δ	
		HMO	PPO	HMO	PPO	HMO	PPO
		<u>PMPM</u>	<u>PMPM</u>	<u>PMPM</u>	<u>PMPM</u>	<u>PMPM</u>	<u>PMPM</u>
1	Magellan (MH Utilization Review)	\$0.93	\$0.80	\$0.96	\$0.82	3%	3%
2	Vision (Davis)	\$0.57	\$0.57	\$0.57	\$0.57	0%	0%
3	Disease Management (Package B)	\$2.07	\$2.07	\$2.07	\$2.07	0%	0%
4	Mckesson (FirstHelp Nurse Triange Line) *	\$0.04	\$0.04	\$0.04	\$0.04	0%	0%
5	HF Wellness program Option 3	\$0.50	\$0.50	\$0.50	\$0.50	0%	0%
SUM:		\$3.60	\$3.48	\$3.63	\$3.50	1%	1%

Exhibit F10 UW Loads, Discounts

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS

Underwriting Loads/Discounts

	HMO	PPO
Groups that do not have prior coverage	110%	110%
New business Discount	85%	88%
Completion of Health Risk Assessment	98%	98%
No More than 2 carriers in 5 years	97%	97%
More than 3 carriers in 5 years	103%	103%
Last two renewals with prior carrier lower than trend -2%	97%	97%
Last two renewals with prior carrier greater than trend +2%	103%	103%
Cobra/STD membership less than 2% of contracts	98%	98%
Cobra/STD membership less than 5% of contracts	99%	99%
Cobra/STD membership more than 10% of contracts	102%	102%

Underwriters will apply the above Loads/Discounts to the manual portion of the Medical and pharmacy rates

Rate Development Exhibits

Ex R1 - HMO nonCDH 2012 Peg Pt

HMO nonCDH Average Normalized 2012 PMPM

LOB	Benefit Name	Benefit Rel.	A/S, Geo, SIC Fctrs	Members	MedRev	MedClaims	Claims	
							nonNorm	Norm
HMO	BlueChoice HMO Option I N	0.85878	1.06	61,215	\$ 14,749,642	\$ 10,739,313	\$ 175.44	\$ 192.31
HMO	BlueChoice HMO Option G N	0.87647	1.06	5,016	\$ 1,294,881	\$ 607,801	\$ 121.17	\$ 130.15
HMO	BlueChoice HMO Option F N	0.87728	1.06	22,853	\$ 5,597,963	\$ 4,179,224	\$ 182.87	\$ 196.24
HMO	BlueChoice HMO Option C N	0.90837	1.06	15,971	\$ 3,945,752	\$ 3,142,044	\$ 196.73	\$ 203.89
HMO	BlueChoice HMO Option B N	0.92613	1.06	25,323	\$ 7,165,706	\$ 6,405,630	\$ 252.96	\$ 257.13
HMO	BlueChoice HMO Option J N	0.96779	1.06	78,958	\$ 20,567,681	\$ 18,368,325	\$ 232.63	\$ 226.29
HMO	BlueChoice HMO Option H N	0.98859	1.06	26,803	\$ 7,119,033	\$ 4,690,161	\$ 174.99	\$ 166.63
HMO	BlueChoice HMO Option 13 N	1.00000	1.06	222,789	\$ 64,438,199	\$ 55,024,471	\$ 246.98	\$ 232.51
HMO	BlueChoice HMO Option 14 N	1.02080	1.06	105,737	\$ 29,057,483	\$ 22,815,583	\$ 215.78	\$ 198.99
HMO	BlueChoice Opt-Out Open Access Option L N	1.02844	1.06	7,515	\$ 2,080,234	\$ 1,684,656	\$ 224.17	\$ 205.20
HMO	BlueChoice Opt-Out Open Access Option H N	1.05409	1.06	719	\$ 149,110	\$ 79,813	\$ 111.01	\$ 99.14
HMO	BlueChoice Opt-Out Open Access Option F N	1.06126	1.06	5,847	\$ 1,703,542	\$ 1,608,956	\$ 275.18	\$ 244.10
HMO	BlueChoice HMO Option 03 N	1.06658	1.06	63,642	\$ 17,010,997	\$ 12,272,891	\$ 192.84	\$ 170.21
HMO	BlueChoice Opt-Out Open Access Option B N	1.08692	1.06	2,184	\$ 492,102	\$ 285,646	\$ 130.79	\$ 113.28
HMO	BlueChoice Advantage Option 08 N	1.10170	1.06	24,633	\$ 7,341,805	\$ 7,899,271	\$ 320.68	\$ 274.02
HMO	BlueChoice Advantage Option 07 N	1.10489	1.06	15,950	\$ 4,397,209	\$ 4,190,186	\$ 262.71	\$ 223.83
HMO	BlueChoice HMO Option 11 N	1.04473	1.06	79,760	\$ 19,871,749	\$ 15,761,121	\$ 197.61	\$ 178.06
HMO	BlueChoice HMO Option 12 N	1.02393	1.06	33,731	\$ 9,008,999	\$ 7,489,484	\$ 222.04	\$ 204.14
HMO	BlueChoice Advantage Option 03 N	1.12509	1.06	8,128	\$ 2,571,376	\$ 1,897,301	\$ 233.43	\$ 195.32
HMO	BlueChoice Advantage Option 06 N	1.13640	1.06	25,248	\$ 7,241,157	\$ 6,913,508	\$ 273.82	\$ 226.84
HMO	BlueChoice Advantage Option 05 N	1.13885	1.06	7,350	\$ 2,441,941	\$ 2,292,836	\$ 311.95	\$ 257.87
HMO	BlueChoice Advantage Option 04 N	1.16650	1.06	51,951	\$ 15,706,944	\$ 15,391,845	\$ 296.28	\$ 239.10
HMO	BlueChoice Opt-Out Open Access Option 14 N	1.18329	1.06	30,788	\$ 8,969,740	\$ 7,641,166	\$ 248.19	\$ 197.45
HMO	BlueChoice Opt-Out Open Access Option 13 N	1.19148	1.06	35,498	\$ 10,194,990	\$ 8,895,464	\$ 250.59	\$ 197.99
HMO	BlueChoice Opt-Out Open Access Option 08 N	1.20152	1.06	12,873	\$ 3,283,529	\$ 4,053,884	\$ 314.91	\$ 246.74
HMO	BlueChoice Opt-Out Open Access Option 04 N	1.20971	1.06	64,039	\$ 17,879,044	\$ 14,670,217	\$ 229.08	\$ 178.27
HMO	BlueChoice Opt-Out Plus Open Access Option 03 N	1.21987	1.06	38,281	\$ 11,860,194	\$ 9,348,239	\$ 244.20	\$ 188.45
HMO	BlueChoice Opt-Out Open Access Option 02 N	1.22945	1.06	18,231	\$ 4,646,332	\$ 4,866,605	\$ 266.94	\$ 204.40
							\$ 232.09	\$ 208.66
		With Relativity Factor		1,091,033	\$ 300,787,334	\$ 253,215,641		
		NA		720,679	\$ 205,190,232	\$ 167,200,257		
				1,811,712	\$ 505,977,566	\$ 420,415,897		

Ex R2 - HMO CDH 2012 Pg Pt

HMO CDH Average Normalized 2012 PMPM

LOB	Benefit Name	Benefit Rel.	A/S, Geo, SIC Fctrs	Members	MedRev	MedClaims	Claims	
							nonNorm	Norm
HMO	BlueChoice HMO Open Access HRA Option 03 N	0.70374	1.11	1,028	\$ 434,785	\$ 581,564	\$ 565.72	\$ 726.96
HMO	BlueChoice HMO Open Access HRA Option 03 Y	0.73850	1.11	8,145	\$ 1,534,208	\$ 706,408	\$ 86.73	\$ 106.20
HMO	BlueChoice HMO Open Access HSA Option 03 Y	0.73850	1.11	819	\$ 186,677	\$ 23,087	\$ 28.19	\$ 34.52
HMO	BlueChoice Opt-Out Plus Open Access HSA Option 03 Y	0.87598	1.11	1,267	\$ 234,556	\$ 91,218	\$ 72.00	\$ 74.32
HMO	BlueChoice HMO Open Access HRA Option 02 N	0.82083	1.11	2,519	\$ 564,146	\$ 445,054	\$ 176.68	\$ 194.65
HMO	BlueChoice HMO Open Access HRA Option 02 Y	0.84910	1.11	37,333	\$ 8,469,345	\$ 7,098,435	\$ 190.14	\$ 202.50
HMO	BlueChoice HMO Open Access HSA Option 02 Y	0.84910	1.11	5,978	\$ 1,303,925	\$ 710,343	\$ 118.83	\$ 126.55
HMO	BlueChoice Opt-Out Plus Open Access HRA Option 02 Y	0.99936	1.11	3,152	\$ 696,465	\$ 349,461	\$ 110.87	\$ 100.33
HMO	BlueChoice Opt-Out Plus Open Access HSA Option 02 Y	0.99936	1.11	1,453	\$ 436,486	\$ 141,390	\$ 97.31	\$ 88.06
HMO	BlueChoice HMO Open Access HRA Option 04 N	0.90428	1.11	6,359	\$ 1,849,252	\$ 1,537,669	\$ 241.81	\$ 241.82
HMO	BlueChoice HMO Open Access HRA Option 04 Y	0.92709	1.11	35,816	\$ 8,719,986	\$ 7,349,764	\$ 205.21	\$ 200.17
HMO	BlueChoice HMO Open Access HSA Option 04 Y	0.92709	1.11	23,552	\$ 5,808,570	\$ 4,698,496	\$ 199.49	\$ 194.60
HMO	BlueChoice Opt-Out Plus Open Access HRA Option 04 Y	1.08907	1.11	3,621	\$ 1,111,795	\$ 751,483	\$ 207.53	\$ 172.33
HMO	BlueChoice Opt-Out Plus Open Access HSA Option 04 Y	1.08907	1.11	630	\$ 217,553	\$ 70,696	\$ 112.22	\$ 93.18
HMO	BlueChoice HMO Open Access HSA Option 01 Y	1.00000	1.11	32,656	\$ 7,965,305	\$ 6,881,376	\$ 210.72	\$ 190.56
HMO	BlueChoice HMO Open Access HRA Option 01 Y	1.00000	1.11	88,650	\$ 20,434,714	\$ 15,279,994	\$ 172.36	\$ 155.87
HMO	BlueChoice HMO Open Access HRA Option 01 N	1.00000	1.11	2,740	\$ 625,866	\$ 243,641	\$ 88.92	\$ 80.41
							\$ 183.64	\$ 176.84
		With Relativity Factor		255,718	\$ 60,593,634	\$ 46,960,078		
		NA		71,940	\$ 17,055,560	\$ 13,887,941		
				327,658	\$ 77,649,194	\$ 60,848,018		

Ex R3 - PPO nonCDH 2012 Peg Pt

PPO nonCDH Average Normalized 2012 PMPM

LOB	Benefit Name	Benefit Rel.	A/S, Geo, SIC Fctrs	Members	MedRev	MedClaims	Claims	
							nonNorm	Norm
PPO	BluePreferred Option 19 N	0.70232	0.99	596	\$ 225,083	\$ 83,776	\$ 140.56	\$ 202.43
PPO	BluePreferred Option 08 N	0.95958	0.99	59,791	\$ 20,222,290	\$ 16,272,040	\$ 272.15	\$ 286.86
PPO	BluePreferred Option 10 N	0.99076	0.99	58,245	\$ 21,263,463	\$ 18,824,784	\$ 323.20	\$ 329.95
PPO	BluePreferred Option 20 N	0.95220	0.99	74,792	\$ 22,392,200	\$ 22,668,230	\$ 303.08	\$ 321.94
PPO	BluePreferred Option 21 N	0.91824	0.99	55,637	\$ 17,657,047	\$ 16,138,746	\$ 290.07	\$ 319.52
PPO	BluePreferred Option 02 N	0.96781	0.99	37,415	\$ 13,089,467	\$ 11,483,525	\$ 306.92	\$ 320.76
PPO	BluePreferred Option 18 N	0.76725	0.99	4,664	\$ 1,133,104	\$ 1,244,688	\$ 266.87	\$ 351.81
PPO	BluePreferred Option 17 N	0.81264	0.99	22,388	\$ 5,519,852	\$ 4,079,716	\$ 182.23	\$ 226.81
PPO	BluePreferred Option 16 N	0.81878	0.99	35,078	\$ 9,976,552	\$ 8,660,116	\$ 246.88	\$ 304.97
PPO	BluePreferred Option 15 N	0.84587	0.99	41,149	\$ 10,291,876	\$ 9,431,992	\$ 229.22	\$ 274.08
PPO	BluePreferred Option 14 N	0.88323	0.99	48,747	\$ 14,555,687	\$ 13,414,462	\$ 275.19	\$ 315.13
PPO	BluePreferred Option 12 N	0.89326	0.99	68,430	\$ 21,474,067	\$ 14,513,957	\$ 212.10	\$ 240.16
PPO	BluePreferred Option 09 N	0.94084	0.99	53,614	\$ 17,055,589	\$ 15,162,017	\$ 282.80	\$ 304.02
PPO	BluePreferred Option 07 N	0.97124	0.99	107,477	\$ 37,756,079	\$ 35,118,064	\$ 326.75	\$ 340.28
PPO	BluePreferred Option 06 N	0.98073	0.99	245,314	\$ 86,248,043	\$ 80,319,821	\$ 327.42	\$ 337.67
PPO	BluePreferred Option 01 N	1.00000	0.99	289,907	\$ 96,673,340	\$ 86,711,154	\$ 299.10	\$ 302.52
							\$ 294.31	\$ 311.03
		With Relativity Factor		1,203,244	\$ 395,533,738	\$ 354,127,090		
		NA		\$ 124,317	\$ 41,297,899	\$ 33,475,241		
				1,327,561	\$ 436,831,637	\$ 387,602,332		

Ex R4 - PPO CDH 2012 Pg Pt

PPO CDH Average Normalized 2012 PMPM

LOB	Benefit Name	Benefit Rel.	A/S, Geo, SIC Fctrs	Members	MedRev	MedClaims	Claims	
							<u>nonNorm</u>	<u>Norm</u>
PPO	BluePreferred HRA Option 05 N	0.75888	1.03	4,664	\$ 698,621	\$ 413,996	\$ 88.76	\$ 113.24
PPO	BluePreferred HSA Option 01 Y	1.10297	1.03	63,091	\$ 18,451,416	\$ 16,188,897	\$ 256.60	\$ 225.22
PPO	BluePreferred HRA Option 05 Y	0.78698	1.03	3,020	\$ 732,237	\$ 339,067	\$ 112.27	\$ 138.11
PPO	BluePreferred HRA Option 04 N	0.88691	1.03	969	\$ 244,522	\$ 175,911	\$ 181.54	\$ 198.16
PPO	BluePreferred HSA Option 04 Y	0.94455	1.03	15,510	\$ 3,309,592	\$ 2,541,495	\$ 163.86	\$ 167.95
PPO	BluePreferred HRA Option 03 N	0.97965	1.03	13,393	\$ 3,578,718	\$ 2,544,668	\$ 190.00	\$ 187.76
PPO	BluePreferred HRA Option 03 Y	0.99825	1.03	3,034	\$ 777,429	\$ 766,587	\$ 252.67	\$ 245.04
PPO	BluePreferred HSA Option 03 Y	1.00000	1.03	52,791	\$ 13,397,946	\$ 12,231,675	\$ 231.70	\$ 224.31
PPO	BluePreferred HRA Option 02 N	1.02796	1.03	5,606	\$ 1,425,829	\$ 1,086,160	\$ 193.75	\$ 182.47
PPO	BluePreferred HSA Option 07 Y	1.03580	1.03	225	\$ 43,718	\$ 36,538	\$ 162.39	\$ 151.78
PPO	BluePreferred HRA Option 02 Y	1.05063	1.03	252	\$ 150,635	\$ 36,876	\$ 146.33	\$ 134.84
PPO	BluePreferred HSA Option 06 Y	1.09396	1.03	29	\$ 6,787	\$ 1,334	\$ 45.99	\$ 40.70
PPO	BluePreferred HRA Option 01 N	1.10987	1.03	30,051	\$ 8,739,795	\$ 7,021,062	\$ 233.64	\$ 203.79
PPO	BluePreferred HRA Option 01 Y	1.11506	1.03	3,794	\$ 1,021,553	\$ 1,002,213	\$ 264.16	\$ 229.34
							\$ 225.97	\$ 209.43
		With Relativity Factor		196,429	\$ 52,578,798	\$ 44,386,478		
		NA		23,318	\$ 6,467,964	\$ 4,993,871		
				219,747	\$ 59,046,763	\$ 49,380,348		

Ex R5 - Rx Peg Pt

Avg Normalized 2012 PMPM -Rx

Benefit Name	Relativity	A/S, Geo, SIC Fctrs								Claims	
			2012 Claims	%Clm	2012 Revenue	%Rev	2012 MbrMos	%MM		nonNorm	Norm
10/25/45/0/Unlimited	1.0000	1.04	\$ 51,396,589	23%	\$ 60,024,673	22%	751,480	21%	\$	68.39	\$ 65.91
10/20/35/0/Unlimited	1.0335	1.04	\$ 41,786,830	19%	\$ 48,084,677	18%	588,740	16%	\$	70.98	\$ 66.18
15/35/60/0/Unlimited	0.9316	1.04	\$ 29,251,704	13%	\$ 35,323,387	13%	478,011	13%	\$	61.19	\$ 63.30
15/35/60/0/Unlimited	0.9093	1.04	\$ 25,392,820	11%	\$ 28,186,222	11%	429,813	12%	\$	59.08	\$ 62.61
0/25/45/0/Unlimited	1.1110	1.04	\$ 11,782,242	5%	\$ 12,923,608	5%	177,816	5%	\$	66.26	\$ 57.47
15/35/60/200/Unlimited	0.7776	1.04	\$ 5,755,754	3%	\$ 6,776,807	3%	99,446	3%	\$	57.88	\$ 71.73
10/25/45/1200/Unlimited	0.5102	1.04	\$ 4,911,647	2%	\$ 7,390,013	3%	112,957	3%	\$	43.48	\$ 82.13
10/25/45/100/Unlimited	0.9228	1.04	\$ 4,903,276	2%	\$ 6,598,397	2%	75,266	2%	\$	65.15	\$ 68.03
15/35/60/100/Unlimited	0.8421	1.04	\$ 4,755,977	2%	\$ 7,304,930	3%	95,209	3%	\$	49.95	\$ 57.16
0/25/45/1200/Unlimited	0.5612	1.04	\$ 3,277,893	1%	\$ 4,795,008	2%	77,774	2%	\$	42.15	\$ 72.37
Factor			\$ 183,214,730	81%	\$ 217,407,721		2,886,512		\$	63.47	\$ 65.30
NA			\$ 42,508,321		\$ 50,033,573		742,454				
			\$ 225,723,050		\$ 267,441,294		3,628,966				

Ex R6 Developmt of 2014 Peg Pts

Development of 2014 Peg Point PMPMs

PPO nonHSA/HRA

2012 PMPM (from Ex R3)	\$ 311.03
2012-2013 Trend	8.0%
2013-2014 Trend	8.0%
Proj. 2014 PMPM	\$ 362.79
Capitations (from Ex F9)	\$1.56
2014 PMPM Incl Cap	\$ 364.35
Offset for Rx Pricing	\$ 9.47
2014 Final PMPM	\$ 373.82

PPO HSA/HRA

2012 PMPM (from Ex R4)	\$ 209.43
2012-2013 Trend	5.0%
2013-2014 Trend	5.0%
Proj. 2014 PMPM	\$ 230.89
Capitations (from Ex F9)	\$1.56
2014 PMPM Incl Cap	\$ 232.46
Offset for Rx Pricing	\$ 9.47
2014 Final PMPM	\$ 241.93

HMO nonHSA/HRA

2012 PMPM (from Ex R1)	\$ 208.66
2012-2013 Trend	8.0%
2013-2014 Trend	8.0%
Proj. 2014 PMPM	\$ 243.38
Capitations (from Ex F9)	\$1.43
2014 PMPM Incl Cap	\$ 244.81
Offset for Rx Pricing	\$ (8.95)
2014 Final PMPM	\$ 235.86

HMO HSA/HRA

2012 PMPM (from Ex R2)	\$ 176.84
2012-2013 Trend	10.0%
2013-2014 Trend	10.0%
Proj. 2014 PMPM	\$ 213.97
Capitations (from Ex F9)	\$1.43
2014 PMPM Incl Cap	\$ 215.40
Offset for Rx Pricing	\$ (8.95)
2014 Final PMPM	\$ 206.45

Pharmacy

		HMO Rx	PPO Rx
2012 PMPM (from Ex R5)	\$ 65.30	\$ 57.62	\$ 73.42
2012-2013 Trend	8.0%	8.0%	8.0%
2013-2014 Trend	8.0%	8.0%	8.0%
2014 Final PMPM	\$ 76.16	\$ 67.21	\$ 85.63
		\$ (8.95)	\$ 9.47

Ex R7 Ben Rel,HMO HRA HSA

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

HMO HRA HSA

Medical Pure to Pure Conversions					CLM COMP IND PC IWD NB	New Business		Current Renewal Med	New Med NB	Rate Increase
	Description				Rate	Discount	Conversion Factor	PMPM	PMPM	From Prior Manual
121	HMO HRA/HSA									
122	HMO Non-Int HRA Option 1				\$225.41	15%	1.16	\$228.02	\$206.45	-9%
123	HMO Non-Int HRA Option 2: \$0/0/250 \$2500 \$5000				\$195.48	15%	1.16	\$197.75	\$169.46	-14%
124	HMO Non-Int HRA Option 3: \$0/0/250 \$4000 \$5250				\$167.54	15%	1.16	\$169.48	\$145.29	-14%
125	HMO Non-Int HRA Option 4: \$10/20/250 \$1500 \$3000				\$216.99	15%	1.16	\$219.51	\$186.69	-15%
128										
129	HMO HSA Option 2: \$0/0/250 \$2500 \$5000				\$181.16	15%	1.16	\$183.26	\$175.30	-4%
130	HMO HSA Option 3: \$0/0/250 \$4000 \$5250				\$155.27	15%	1.16	\$157.06	\$152.47	-3%
131	HMO HSA Option 4: \$10/20/250 \$1500 \$3000				\$201.10	15%	1.16	\$203.43	\$191.40	-6%
132										
133	HMO HSA Option 6: \$15/25/250 \$1300 \$2600				\$205.33	15%	1.16	\$207.71	\$198.99	-4%
134	HMO Int HRA Option 1:				\$231.04	15%	1.16	\$233.72	\$206.45	-12%
135	HMO Int HRA Option 2: \$0/0/250 \$2500 \$5000				\$200.37	15%	1.16	\$202.69	\$175.30	-14%
136	HMO Int HRA Option 3: \$0/0/250 \$4000 \$5250				\$171.73	15%	1.16	\$173.71	\$152.47	-12%
137	HMO Int HRA Option 4: \$10/20/250 \$1500 \$3000				\$222.43	15%	1.16	\$225.01	\$191.40	-15%
140										
141	Out Out Plus HRA/HSA									
143	OO+ Non-Int HRA Option 2: \$0/0 80% \$2500 \$5000				\$215.40	15%	1.16	\$217.89	\$200.63	-8%
144	OO+ Non-Int HRA Option 3: \$0/0 80% \$4000 \$5250				\$183.52	15%	1.16	\$185.64	\$173.77	-6%
145	OO+ Non-Int HRA Option 4: \$10/20 80% \$1500 \$3000				\$241.06	15%	1.16	\$243.85	\$220.46	-10%
148										
149	OO+ HSA Option 2: \$0/0 80% \$2500 \$5000				\$199.62	15%	1.16	\$201.93	\$206.32	2%
150	OO+ HSA Option 3: \$0/0 80% \$4000 \$5250				\$170.07	15%	1.16	\$172.04	\$180.85	5%
151	OO+ HSA Option 4: \$10/20 80% \$1500 \$3000				\$223.40	15%	1.16	\$225.99	\$224.84	-1%
152										
153	OO+ HSA Option 6: \$15/25 80% \$1300 \$2600				\$228.92	15%	1.16	\$231.57	\$232.36	0%
154										
155	OO+ Int HRA Option 2: \$0/0 80% \$2500 \$5000				\$220.78	15%	1.16	\$223.34	\$206.32	-8%
156	OO+ Int HRA Option 3: \$0/0 80% \$4000 \$5250				\$188.11	15%	1.16	\$190.29	\$180.85	-5%
157	OO+ Int HRA Option 4: \$10/20 80% \$1500 \$3000				\$247.09	15%	1.16	\$249.95	\$224.84	-10%

Ex R8 Ben Rel,HMO noHRA HSA

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

HMO Non HRA HSA

Medical		CLM	New		Current	New	Rate
Pure to Pure Conversions		COMP IND	Business	Conversion	Renewal	Med	Increase
	Description	PC IWD NB	Discount	Factor	Med	NB	From Prior
		Rate			PMPM	PMPM	Manual
1	HMO						
2	HMO Option 3: \$10/20/0 Core	\$268.91	15%	1.16	\$272.02	\$251.56	-8%
5							
6	HMO Option 11: \$20/30/0 Core					\$246.41	
7	HMO Option 12: \$30/40/0 Core					\$241.50	
8	HMO Option 13: \$30/40/300 Core	\$225.13	15%	1.16	\$227.74	\$235.86	4%
9	HMO Option 14: \$20/30/300 Core	\$241.66	15%	1.16	\$244.46	\$240.76	-2%
10	HMO Option B: \$20/30/0 Core \$500	\$228.92	15%	1.16	\$231.57	\$218.44	-6%
11	HMO Option C: \$30/40/0 Core \$500	\$216.55	15%	1.16	\$219.06	\$214.25	-2%
12	HMO Option F: \$30/40/0 Core \$500 80% IP Facility	\$187.43	15%	1.16	\$189.60	\$206.91	9%
13	HMO Option G: \$20/30/0 Core \$500 80%	\$181.55	15%	1.16	\$183.65	\$206.72	13%
14	HMO Option H: \$20/30/0 Core \$0 80%	\$200.09	15%	1.16	\$202.41	\$233.17	15%
15	HMO Option I: \$30/40/0 Core \$500 80%	\$175.60	15%	1.16	\$177.64	\$202.55	14%
16	HMO Option J: \$30/40/0 Core \$0 80%	\$194.15	15%	1.16	\$196.39	\$228.26	16%
20							
21	HMO Open Access						
22	HMO Open Access Option 3: \$10/20/0 Core	\$282.52	15%	1.16	\$285.80	\$251.56	-12%
27							
28	HMO Open Access Option 13: \$30/40/300 Core	\$236.53	15%	1.16	\$239.27	\$235.86	-1%
29	HMO Open Access Option 14: \$20/30/300 Core	\$253.89	15%	1.16	\$256.83	\$240.76	-6%
30	HMO Open Access Option B: \$20/30/0 Core \$500	\$240.50	15%	1.16	\$243.29	\$218.44	-10%
31	HMO Open Access Option C: \$30/40/0 Core \$500	\$227.52	15%	1.16	\$230.16	\$214.25	-7%
32	HMO Open Access Option F: \$30/40/0 Core \$500 80% IP Facility	\$196.92	15%	1.16	\$199.20	\$206.91	4%
33	HMO Open Access Option G: \$20/30/0 Core \$500 80%	\$196.19	15%	1.16	\$198.46	\$206.72	4%
34	HMO Open Access Option H: \$20/30/0 Core \$0 80%	\$216.23	15%	1.16	\$218.73	\$233.17	7%
35	HMO Open Access Option I: \$30/40/0 Core \$500 80%	\$189.77	15%	1.16	\$191.96	\$202.55	6%
36	HMO Open Access Option J: \$30/40/0 Core \$0 80%	\$209.80	15%	1.16	\$212.23	\$228.26	8%
40							
41	Opt Out Open Access						
43	Opt Out Open Access Option 2: \$10/20 80% Core	\$300.34	15%	1.16	\$303.82	\$289.98	-5%
44							
45	Opt Out Open Access Option 4: \$20/30 80% Core	\$279.69	15%	1.16	\$282.93	\$285.32	1%
46	Opt Out Open Access Option 6: \$10/20 60% Core	\$286.83	15%	1.16	\$290.15	\$288.05	-1%
47							
48	Opt Out Open Access Option 8: \$20/30 60% Core	\$269.88	15%	1.16	\$273.01	\$283.39	4%
50							
51	Opt Out Open Access Option 13: \$30/40 80% Core	\$269.90	15%	1.16	\$273.03	\$281.02	3%
52	Opt Out Open Access Option 14: \$30/40 60% Core	\$260.43	15%	1.16	\$263.45	\$279.09	6%
53	Opt Out Open Access Option B: \$20/30 80% Core \$500	\$264.90	15%	1.16	\$267.97	\$256.36	-4%
54							
55	Opt Out Open Access Option F: \$30/40 60% Core \$500	\$245.96	15%	1.16	\$248.81	\$250.31	1%
56	Opt Out Open Access Option H: \$20/30 80% Core \$500 80%	\$229.44	15%	1.16	\$232.09	\$248.62	7%
57							
58	Opt Out Open Access Option L: \$30/40 60% Core \$500 80%	\$216.53	15%	1.16	\$219.04	\$242.57	11%
60							
61	Opt Out+						
63	Opt Out+Option 3: \$10/20 80% \$300 Core	\$294.93	15%	1.16	\$298.35	\$287.72	-4%
64							
161	BC Advantage						
164	BC Advantage Option 3: \$20/20 80/50% \$750	\$272.04	15%	1.16	\$275.19	\$265.36	-4%
165	BC Advantage Option 4: \$20/20 100/70% \$500	\$283.79	15%	1.16	\$287.08	\$275.13	-4%
166	BC Advantage Option 5: \$20/20 90/60% \$1000	\$276.34	15%	1.16	\$279.54	\$268.61	-4%
167	BC Advantage Option 6: \$30/30 100/70% \$500	\$275.28	15%	1.16	\$278.46	\$268.03	-4%
168	BC Advantage Option 7: \$30/30 90/60% \$1000	\$253.44	15%	1.16	\$256.37	\$260.60	2%
169	BC Advantage Option 8: \$30/30 80/50% \$1000	\$246.64	15%	1.16	\$249.50	\$259.84	4%

Ex R8 Ben Rel,HMO noHRA HSA

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

HMO Non HRA HSA

Medical		CLM	New		Current	New	Rate
Pure to Pure Conversions		COMP IND	Business	Conversion	Renewal	Med	Increase
	Description	PC IWD NB	Discount	Factor	Med	NB	From Prior
		Rate			PMPM	PMPM	Manual
170							
171	BC Advantage Non-Int HRA Option 1: \$1,400 Ded	\$222.20	15%	1.16	\$224.77	\$232.79	4%
172	BC Advantage Non-Int HRA Option 2: \$2,000 Ded	\$185.67	15%	1.16	\$187.82	\$194.52	4%
173							
174	BC Advantage HSA Option 1: \$1,400 Ded	\$223.30	15%	1.16	\$225.89	\$233.94	4%
175	BC Advantage HSA Option 2: \$2,000 Ded	\$180.32	15%	1.16	\$182.41	\$188.92	4%
176							
177	BC Advantage Int HRA Option 1: \$1,400 Ded	\$243.38	15%	1.16	\$246.19	\$254.97	4%
178	BC Advantage Int HRA Option 2: \$2,000 Ded	\$196.00	15%	1.16	\$198.27	\$205.34	4%
180							
181	HealthyBlue						
183	HealthyBlue Option B: \$900/\$1600/\$2500	\$244.42	15%	1.16	\$247.25	\$256.07	4%
185							
186	HealthyBlue Option A: \$500/\$1200/\$2000 (HRA)	\$259.30	15%	1.16	\$262.30	\$271.65	4%
187	HealthyBlue Option B: \$900/\$1600/\$2500 (HRA)	\$244.42	15%	1.16	\$247.25	\$256.07	4%
188	HealthyBlue Option C: \$1200/\$2000/\$3000 (HRA)	\$234.01	15%	1.16	\$236.72	\$245.16	4%
189	HealthyBlue Option D: \$1500/\$2500/\$3500 (HRA)	\$226.38	15%	1.16	\$229.00	\$237.17	4%
190							
191	HealthyBlue Option D: \$1500/\$2500/\$3500 (HSA)	\$202.58	15%	1.16	\$204.92	\$212.23	4%
200							
201	HealthyBlue 2.0						
202	HealthyBlue 2.0 Option A: \$300/\$1,000	\$266.70	15%	1.16	\$269.79	\$268.76	0%
203	HealthyBlue 2.0 Option B: \$500/\$1,500	\$256.20	15%	1.16	\$259.17	\$265.14	2%
204	HealthyBlue 2.0 Option C: \$1,000/\$2,000	\$236.25	15%	1.16	\$238.99	\$259.10	8%
205							
206	HealthyBlue 2.0 Option A: \$300/\$1,000 (HRA) - Non-Int Rx	\$266.70	15%	1.16	\$269.79	\$268.76	0%
207	HealthyBlue 2.0 Option B: \$500/\$1,500 (HRA) - Non-Int Rx	\$256.20	15%	1.16	\$259.17	\$265.14	2%
208	HealthyBlue 2.0 Option C: \$1,000/\$2,000 (HRA) - Non-Int Rx	\$236.25	15%	1.16	\$238.99	\$259.10	8%
209	HealthyBlue 2.0 Option D: \$1,500/\$3,000 (HRA) - Int \$0/\$25/\$45 Rx	\$231.85	15%	1.16	\$234.54	\$239.85	2%
210	HealthyBlue 2.0 Option E: \$2,000/\$4,500 (HRA) - Int \$0/\$25/\$45 Rx	\$208.62	15%	1.16	\$211.04	\$222.82	6%
211	HealthyBlue 2.0 Option F: \$2,500/\$5,000 (HRA) - Int \$0/\$25/\$45 Rx	\$184.23	15%	1.16	\$186.37	\$211.72	14%
212							
213	HealthyBlue 2.0 Option D: \$1,500/\$3,000 (HSA) - Int \$0/\$25/\$45 Rx	\$214.68	15%	1.16	\$217.16	\$239.85	10%
214	HealthyBlue 2.0 Option E: \$2,000/\$4,500 (HSA) - Int \$0/\$25/\$45 Rx	\$193.17	15%	1.16	\$195.40	\$222.82	14%
215	HealthyBlue 2.0 Option F: \$2,500/\$5,000 (HSA) - Int \$0/\$25/\$45 Rx	\$170.58	15%	1.16	\$172.56	\$211.72	23%
220							
221	HealthyBlue Advantage						
222	HealthyBlue Advantage Option A: \$300/\$1,000	\$293.66	15%	1.16	\$297.06	\$307.65	4%
223	HealthyBlue Advantage Option B: \$500/\$1,500	\$282.90	15%	1.16	\$286.17	\$296.38	4%
224	HealthyBlue Advantage Option C: \$1,000/\$2,000	\$257.54	15%	1.16	\$260.53	\$269.82	4%
225							
226	HealthyBlue Advantage Option A: \$300/\$1,000 (HRA) - Non-Int Rx	\$293.66	15%	1.16	\$297.06	\$307.65	4%
227	HealthyBlue Advantage Option B: \$500/\$1,500 (HRA) - Non-Int Rx	\$282.90	15%	1.16	\$286.17	\$296.38	4%
228	HealthyBlue Advantage Option C: \$1,000/\$2,000 (HRA) - Non-Int Rx	\$257.54	15%	1.16	\$260.53	\$269.82	4%
229	HealthyBlue Advantage Option D: \$1,500/\$3,000 (HRA) - Int \$0/\$25/\$45 Rx	\$256.01	15%	1.16	\$258.98	\$268.21	4%
230	HealthyBlue Advantage Option E: \$2,000/\$4,500 (HRA) - Int \$0/\$25/\$45 Rx	\$230.36	15%	1.16	\$233.03	\$241.34	4%
231	HealthyBlue Advantage Option F: \$2,500/\$5,000 (HRA) - Int \$0/\$25/\$45 Rx	\$203.43	15%	1.16	\$205.79	\$213.13	4%
232							
233	HealthyBlue Advantage Option D: \$1,500/\$3,000 (HSA) - Int \$0/\$25/\$45 Rx	\$237.05	15%	1.16	\$239.80	\$248.35	4%
234	HealthyBlue Advantage Option E: \$2,000/\$4,500 (HSA) - Int \$0/\$25/\$45 Rx	\$213.29	15%	1.16	\$215.76	\$223.45	4%
235	HealthyBlue Advantage Option F: \$2,500/\$5,000 (HSA) - Int \$0/\$25/\$45 Rx	\$188.36	15%	1.16	\$190.55	\$197.34	4%

Ex R9 Ben Rel,PPO HRA HSA

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

PPO HRA HSA

Medical		CLM	New		Current	New	Rate
Pure to Pure Conversions		COMP IND	Business	Conversion	Renewal	Med	Increase
	Description	PC IWD NB	Discount	Factor	Med	NB	From Prior
		Rate			PMPM	PMPM	Manual
101	BluePreferred HRA/HSA						
102	BP Non-Int HRA Option 1: 100/80% \$1000 \$3500	\$344.86	12%	1.16	\$296.53	\$268.51	-9%
103	BP Non-Int HRA Option 2: 90/70% \$1000 \$3500	\$321.57	12%	1.16	\$276.50	\$248.69	-10%
104	BP Non-Int HRA Option 3: 100/80% \$2000 \$7000	\$298.23	12%	1.16	\$256.43	\$237.00	-8%
105	BP Non-Int HRA Option 4: 100/80% \$3000 \$10,000	\$266.14	12%	1.16	\$228.84	\$214.57	-6%
106	BP Non-Int HRA Option 5: 100/80% \$5000 \$10,000	\$223.28	12%	1.16	\$191.99	\$183.59	-4%
	BP HSA Option 1: 100/80% \$1200 \$2400					\$266.84	
107	BP HSA Option 3: 100/80% \$2000 \$4000	\$274.53	12%	1.16	\$236.06	\$241.93	2%
108	BP HSA Option 4: 100/80% \$2700 \$5000	\$254.48	12%	1.16	\$218.81	\$228.51	4%
109	BP HSA Option 6: 100/80% \$1300 \$2600	\$301.69	12%	1.16	\$259.41	\$264.66	2%
110	BP HSA Option 7: 100/80% \$1500 \$3000	\$294.43	12%	1.16	\$253.16	\$250.59	-1%
111	BP HSA Option 8: 90/70% \$1300 \$2600	\$287.06	12%	1.16	\$246.83	\$254.63	3%
112	BP HSA Option 9: 90/70% \$1500 \$3000	\$273.64	12%	1.16	\$235.29	\$240.42	2%
113	BP Int HRA Option 1: 100/80% \$1000 \$3500	\$340.33	12%	1.16	\$292.63	\$269.76	-8%
114	BP Int HRA Option 2: 90/70% \$1000 \$3500	\$317.35	12%	1.16	\$272.87	\$254.17	-7%
115	BP Int HRA Option 3: 100/80% \$2000 \$7000	\$294.32	12%	1.16	\$253.07	\$241.50	-5%
116	BP Int HRA Option 4: 100/80% \$3000 \$10,000	\$262.65	12%	1.16	\$225.84	\$220.23	-2%
117	BP Int HRA Option 5: 100/80% \$5000 \$10,000	\$220.34	12%	1.16	\$189.46	\$190.39	0%
118	BP Int HRA Option 8: 100/80% \$1500 \$3000	\$322.99	12%	1.16	\$277.72	\$254.63	-8%
119	BP Int HRA Option 9: 90/70% \$1500 \$3000	\$300.18	12%	1.16	\$258.11	\$240.42	-7%

Ex R10 Ben Rel,PPO no HRA HSA

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
MEDICAL NET PREMIUMS EFFECTIVE 04/01/14

PPO Non HRA HSA

Medical Pure to Pure Conversions		CLM COMP IND PC IWD NB Rate	New Business Discount	Conversion Factor	Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
	Description						
81	Blue Pref						
82	Blue Pref Option 1: \$10 100/80% \$0 \$1000	\$405.83	12%	1.16	\$396.54	\$373.82	-6%
83	Blue Pref Option 2: \$10 90/70% \$0 \$1500					\$361.79	
84	Blue Pref Option 6: \$20 100/80% \$0 \$1500	\$393.35	12%	1.16	\$384.34	\$366.62	-5%
85	Blue Pref Option 7: \$10 100/80% \$250 \$1500	\$382.60	12%	1.16	\$373.84	\$363.07	-3%
86	Blue Pref Option 8: \$15 90/70% \$0 \$1500					\$358.71	
87	Blue Pref Option 9: \$10 100/80% \$500 \$1500	\$362.70	12%	1.16	\$354.39	\$351.71	-1%
88	Blue Pref Option 10: \$15 100/80% \$0 \$1000					\$370.36	
89							
90	Blue Pref Option 12: \$20 80/60% \$250 \$2500	\$328.20	12%	1.16	\$282.20	\$333.92	18%
91	Blue Pref Option 14: \$20 100/80% \$1000 \$3500	\$305.71	12%	1.16	\$262.86	\$330.17	26%
92	Blue Pref Option 15: \$20 90/70% \$1000 \$3500	\$283.76	12%	1.16	\$243.99	\$316.20	30%
93	Blue Pref Option 16: \$20 80/60% \$1000 \$3500	\$266.01	12%	1.16	\$228.73	\$306.08	34%
94	Blue Pref Option 17: \$20 100/80% \$2000 \$7500	\$262.41	12%	1.16	\$225.63	\$303.78	35%
95	Blue Pref Option 18: \$20 100/80% \$3000 \$15,000	\$233.97	12%	1.16	\$201.18	\$286.81	43%
96	Blue Pref Option 19: \$20 100/80% \$5000 \$20,000	\$195.06	12%	1.16	\$167.72	\$262.54	57%
97	Blue Pref Option 20: \$10 90/70% \$250 \$1500					\$355.95	
98	Blue Pref Option 21: \$10 90/70% \$500 \$1500					\$343.25	

ExR11 Dvlpm of 2014 Net Rx Prem

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
NET PREMIUMS EFFECTIVE 04/01/14

Rx Pure to Pure Conversions		CLM COMP IND PC IWD NB Rate	New Business Discount	Conversion Factor	Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
	Description						
1	\$0 Deductible						
10	Retail Card - \$0/\$25/\$45, \$0 Ded. DC/VA	\$72.28	14%	1.16	\$71.85	\$84.61	18%
11	Retail Acute Card - \$5/\$10/\$25, \$0 Ded. DC/VA	\$84.78	14%	1.16	\$84.27	\$86.10	2%
12	Retail Acute Card - \$8/\$15/\$30, \$0 Ded. DC/VA	\$80.31	14%	1.16	\$79.83	\$82.00	3%
13	Retail Acute Card - \$10/\$20/\$35, \$0 Ded. DC/VA	\$75.25	14%	1.16	\$74.80	\$78.64	5%
14	Retail Acute Card - \$10/\$25/\$45, \$0 Ded. DC/VA	\$67.80	14%	1.16	\$67.40	\$76.16	13%
15	Retail Acute Card - \$15/\$35/\$60, \$0 Ded. DC/VA	\$58.07	14%	1.16	\$57.72	\$69.25	20%
17							
18	\$50 Deductible						
30	Retail Acute Card - \$10/\$20/\$35, \$0 Ded. DC/VA	\$71.51	14%	1.16	\$71.09	\$76.34	7%
34							
35	\$100 Deductible						
44	Retail Card - \$0/\$25/\$45, \$0 Ded. DC/VA	\$65.24	14%	1.16	\$64.85	\$76.98	19%
46	Retail Acute Card - \$8/\$15/\$30, \$0 Ded. DC/VA	\$72.34	14%	1.16	\$71.91	\$74.63	4%
47	Retail Acute Card - \$10/\$20/\$35, \$0 Ded. DC/VA	\$67.95	14%	1.16	\$67.54	\$71.41	6%
48	Retail Acute Card - \$10/\$25/\$45, \$0 Ded. DC/VA	\$61.21	14%	1.16	\$60.85	\$69.01	13%
49	Retail Acute Card - \$15/\$35/\$60, \$0 Ded. DC/VA	\$52.76	14%	1.16	\$52.44	\$62.49	19%
50	Retail Acute Card - 30% Coinsurance, \$0 Ded. DC/VA	\$53.19	14%	1.16	\$52.88		
51							
52	\$200 Deductible						
65	Retail Acute Card - \$10/\$25/\$45, \$0 Ded. DC/VA	\$52.58	14%	1.16	\$52.27	\$63.77	22%
66	Retail Acute Card - \$15/\$35/\$60, \$0 Ded. DC/VA	\$45.52	14%	1.16	\$45.25	\$57.66	27%

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
NET PREMIUMS EFFECTIVE 04/01/14

Dental Pure to Pure Conversions		CLM COMP IND PC IWD NB Rate	New Business Discount	Conversion Factor	Current Renewal Med PMPM	New Med NB PMPM	Rate Increase From Prior Manual
	Description						
1	\$1,000 Max, 80/50/50/50%	\$12.01	0%	1.16	\$10.35	\$11.20	8%
2	\$1,000 Max, 100/80/80/50%	\$16.23	0%	1.16	\$14.00	\$15.14	8%
3	\$1,000 Max, 100/80/50/50%	\$15.53	0%	1.16	\$13.39	\$14.48	8%
4	\$1,000 Max, 100/90/90/60%	\$17.54	0%	1.16	\$15.12	\$16.35	8%
5	\$1,000 Max, 100/90/60/60%	\$16.83	0%	1.16	\$14.51	\$15.70	8%
6	\$1,500 Max, 80/50/50/50%	\$12.91	0%	1.16	\$11.13	\$12.04	8%
7	\$1,500 Max, 100/80/80/50%	\$17.46	0%	1.16	\$15.05	\$16.28	8%
8	\$1,500 Max, 100/80/50/50%	\$16.69	0%	1.16	\$14.39	\$15.56	8%
9	\$1,500 Max, 100/90/90/60%	\$18.79	0%	1.16	\$16.20	\$17.52	8%
10	\$1,500 Max, 100/90/60/60%	\$18.10	0%	1.16	\$15.60	\$16.87	8%

Ex R13 Ben Rel, Vision

CAREFIRST BLUECROSS BLUESHIELD
LARGE GROUP ACCOUNTS OF 51+ CONTRACTS
NET PREMIUMS EFFECTIVE 04/01/14

Vision Pure to Pure Conversions		CLM COMP IND PC IWD NB Rate	New Business Discount	Conversion Factor	Current Renewal Med PMPM	New Med NB PMPM	From Renewal Rate Increase
	Description						
1	BlueVision Plus Option 1: \$0 Exam copay. \$45 towards frames every 12 months	\$3.43	0%	1.16	\$2.96	\$3.07	4%
2	BlueVision Plus Option 2: \$0 Exam copay. \$45 towards frames every 24 months	\$2.85	0%	1.16	\$2.46	\$2.56	4%
3	BlueVision Plus Option 3: \$10 Exam copay. \$45 towards frames every 12 months	\$3.22	0%	1.16	\$2.78	\$2.89	4%
4	BlueVision Plus Option 4: \$10 Exam copay. \$45 towards frames every 24 months	\$2.70	0%	1.16	\$2.33	\$2.42	4%
5	BlueVision Plus Option A: \$0 Exam copay. \$130 towards frames every 24 months	\$3.67	0%	1.16	\$3.16	\$3.29	4%
6	BlueVision Plus Option B: \$10 Exam copay. \$130 towards frames every 24 months	\$3.47	0%	1.16	\$2.99	\$3.11	4%
7	BlueVision Plus Option C: \$0 Exam copay. \$130 towards frames every 12 months	\$3.81	0%	1.16	\$3.28	\$3.42	4%
8	BlueVision Plus Option D: \$10 Exam copay. \$130 towards frames every 12 months	\$3.60	0%	1.16	\$3.10	\$3.23	4%

Ex R14 RI breakdown

51 + Rate Increase - Breakdown by Components

	(a)	(b)	(b1)	(b2)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
							[1+(c)]/(d)	By Product		(e) + (f) + (g)			(i) - (j)	(h) + (k)
	2012 Premium	Premium Weighted Rate Incrs	Increase for ACA	Total Increase	2012 Prem Cp to Manual	2012 Age/Sex/ Geo/SIC	Cp to Manual Adj for A/S/G/SIC	Trend Increase	PPO vs HMO Rx PMPM Adjustmt	Expected Increase	2012 LR	2014 Desired Loss Ratio	Adj for Desired LR:	LR-Adj Expected Increase
HMO NonCDH :	\$ 327,964,300	1.9%	3.3%	5.2%	-4.0%	1.062	-9.6%	14.5%	-3.7%	-0.3%	81.3%	78.9%	2.4%	2.2%
HMO CDH :	\$ 58,221,936	-10.1%	3.3%	-6.8%	-10.9%	1.106	-19.4%	18.8%	-4.2%	-8.2%	77.3%	78.0%	-0.7%	-8.9%
PPO NonCDH :	\$ 300,909,272	2.0%	3.3%	5.3%	-17.5%	0.989	-16.5%	14.5%	2.6%	-1.9%	87.9%	80.5%	7.4%	5.3%
PPO CDH :	\$ 34,140,243	-2.7%	3.3%	0.6%	-8.5%	1.033	-11.4%	8.2%	4.1%	-0.3%	88.9%	78.3%	10.6%	10.3%
Pharmacy :	\$ 205,222,700	6.8%	3.3%	10.1%	-6.1%	1.034	-9.1%	14.5%	0.0%	4.0%	84.5%	79.5%	5.0%	9.3%
\$ 926,458,450		2.1%	3.3%	5.4%	-9.4%	1.034	-12.4%	14.5%	0.0%	0.3%	84.5%	79.5%	5.0%	5.4%

Ex R15 Desired LR

CAREFIRST BLUECROSS BLUESHIELD ITEMIZATION OF PREMIUM COMPONENTS - CDH vs. NON-CDH For HMO, PPO Peg Points 51+

	%	HMO				PPO			
		non-CDH		CDH		non-CDH		CDH	
		PMPM	Total	PMPM	Total	PMPM	Total	PMPM	Total
Projected Claims (+ Capitations)		\$ 312.02	\$ 615,054,338	\$ 282.61	\$ 94,081,790	\$ 449.98	\$ 754,483,653	\$ 318.09	\$ 78,949,312
Admin Costs		\$ 30.90	\$ 60,907,772	\$ 31.49	\$ 10,483,183	\$ 34.64	\$ 58,087,972	\$ 34.09	\$ 8,460,619
ACA Fees	3.3%	\$ 13.06	\$ 25,749,047	\$ 11.96	\$ 3,983,135	\$ 18.46	\$ 30,952,837	\$ 13.42	\$ 3,329,658
Broker Commissions	3.5%	\$ 13.84	\$ 27,286,293	\$ 12.68	\$ 4,220,933	\$ 19.56	\$ 32,800,754	\$ 14.22	\$ 3,528,442
Broker Persistency Bonus & Over-Rides	0.9%	\$ 3.56	\$ 7,016,475	\$ 3.26	\$ 1,085,383	\$ 5.03	\$ 8,434,480	\$ 3.66	\$ 907,314
Broker Fees	0.8%	\$ 3.16	\$ 6,236,867	\$ 2.90	\$ 964,785	\$ 4.47	\$ 7,497,315	\$ 3.25	\$ 806,501
Contrib to Reserve	1.9%	\$ 7.42	\$ 14,617,657	\$ 6.79	\$ 2,261,214	\$ 10.48	\$ 17,571,833	\$ 7.62	\$ 1,890,237
Invst Income Credit	-0.01%	\$ (0.03)	\$ (63,630)	\$ (0.03)	\$ (9,843)	\$ (0.05)	\$ (76,489)	\$ (0.03)	\$ (8,228)
Premium Taxes	2.0%	\$ 7.91	\$ 15,592,167	\$ 7.25	\$ 2,411,961	\$ 11.18	\$ 18,743,288	\$ 8.12	\$ 2,016,252
Assessment Fees	0.1%	\$ 0.40	\$ 779,608	\$ 0.36	\$ 120,598	\$ 0.56	\$ 937,164	\$ 0.41	\$ 100,813
Group Conversion Charge	0.3%	\$ 1.19	\$ 2,338,825	\$ 1.09	\$ 361,794	\$ 1.68	\$ 2,811,493	\$ 1.22	\$ 302,438
Federal Income Tax	0.525%	\$ 2.08	\$ 4,092,944	\$ 1.90	\$ 633,140	\$ 2.93	\$ 4,920,113	\$ 2.13	\$ 529,266
State Income Tax	0%	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SUBTOTAL:		\$ 395.50	\$ 779,608,363	\$ 362.27	\$ 120,598,072	\$ 558.93	\$ 937,164,414	\$ 406.17	\$ 100,812,623
Loss Ratio		78.9%		78.0%		80.5%		78.3%	
Admin Costs % of Proj Claims		7.8%		8.7%		6.2%		8.4%	

Ex R16 Recon of DLR to MLR

Development of Anticipated Medical Loss Ratio as Defined by PPACA
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		Blue Choice MD	CFMI MD	GHMSI MD
(1)	Projected Claims	\$ 305.05	\$ 442.79	\$ 442.79
(2)	Projected Revenue	\$ 387.46	\$ 550.64	\$ 550.64
(3) = (1)/(2)	Anticipated Incurred Straight LR	78.7%	80.4%	80.4%
(4)	Health Care Improvement*	\$ 5.18	\$ 5.76	\$ 5.76
(5) = (1) + (4)	MLR Numerator	\$ 310	\$ 449	\$ 449
(6)	Federal Taxes	\$ 2.03	\$ 2.89	\$ 2.89
(7)	State Taxes	\$ 7.75	\$ 11.01	\$ 11.01
	ACA Fees	<u>\$ 12.80</u>	<u>\$ 18.19</u>	<u>\$ 18.19</u>
(8) = (7)+(6)	Total Taxes & Regulatory Fees	\$ 22.58	\$ 32.09	\$ 32.09
(9) = (2)-(8)	MLR Denominator	\$ 364.88	\$ 518.55	\$ 518.55
(10) = (5)/(9)	Projected MLR	85.0%	86.5%	86.5%

For CFMI and GHMSI

*Health Care Improvement costs as 1.3% of care based on the rebate calculations for 2012

For Blue Choice

*Health Care Improvement costs as 1.6% of care based on the rebate calculations for 2012

Illustrative Renewal Rate

Combination of Demo and Experience

Sample 51+ Renewal Calculation

First Claim Date of Service	12/1/2011
Last Claim Date of Service	11/30/2012
Paid thru Date	2/28/2013
Midpoint of Experience Period	6/1/2012
Number of Incurred months	12
Paid thru Months	15

Renewal Date of Contract	7/1/2013
Midpoint of Projection Period	2/15/2014
Months of trend	20.0

Applicable to demo portion of rate

Date of Current Manual Rates	4/1/2013
Renewal Date of Contract	7/1/2013
Trend Months for Manual Part of Rate	3.0

	Annual Rate Increase	Months of Rate Increase	Compound rate increase
Medical	9.0%	3.0	102.18%
RX	9.0%	3.0	102.18%
Dental	5.0%	3.0	101.23%
Vision	5.0%	3.0	101.23%

Applicable to claims portion of rate

	Annual Trend	Months of Trend	Developed Trend
Medical HMO	9.0%	20.0	115.45%
PPO	9.0%	20.0	115.45%
RX	9.0%	20.0	115.45%
Dental	5.0%	20.0	108.47%
Vision	5.0%	20.0	108.47%

Health Confs: 155 Dental Confs: 145 Vision Confs: 0 First Yr
Size Band for Admin Load 50-99
Base period member months for credibility 1,646 changed cell reference

Zip Code: 21061
County: Anne Arundel
State: MD
PG/Mont or Other Coounty: MD Other

Commissions	
Dental	3.5%
HMO	3.5%
PPO	3.5%
RX	3.5%
Vision	3.5%

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)
	BlueChoice HMO Opt-Out Plan OpenAccess	BlueChoice HMO OpenAccess			Total Health	BlueChoice HMO OpenAccess Drug	BlueChoice HMO OpenAccess Drug	Drug	Drug	Total Drug	Traditional Annual Maximum	N/A	Total Dental	Vision	Total All Products
	HMO	HMO	HMO	HMO		HMO	HMO	HMO	HMO		\$1,000 Annual Maximum	FALSE	Dental	Vision	
	Non-CDH	Non-CDH	0	0		HMO	HMO	HMO	HMO					Vision	
Experience Portion of Net Rate															
1 Paid Claim	\$12,824.57	\$379,663.93	\$0.00	\$0.00	\$392,488.50	\$14,093.78	\$46,348.67	\$0.00	\$0.00	\$60,442.45	\$24,858.84	\$0.00	\$24,858.84	\$0.00	\$477,789.79
2 Access Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 Net Claims	\$12,824.57	\$379,663.93	\$0.00	\$0.00	\$392,488.50	\$14,093.78	\$46,348.67	\$0.00	\$0.00	\$60,442.45	\$24,858.84	\$0.00	\$24,858.84	\$0.00	\$477,789.79
4 Ultimate Claims	\$12,985.50	\$385,818.89	\$0.00	\$0.00	\$398,804.39	\$14,103.86	\$46,382.30	\$0.00	\$0.00	\$60,486.17	\$25,302.39	\$0.00	\$25,302.39	\$0.00	\$484,592.94
5 CDH Adjustment Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	1.000
6 Net (CDH) Adj	\$12,985.50	\$385,818.89	\$0.00	\$0.00	\$398,804.39	\$14,103.86	\$46,382.30	\$0.00	\$0.00	\$60,486.17	\$25,302.39	\$0.00	\$25,302.39	\$0.00	\$484,592.94
7 Benefit Change Factor	1.018	1.015	1.000	1.000	1.015	1.017	1.015	1.000	1.000	1.015	1.009	1.000	1.009	1.015	1.000
8 Un-Wholeness Factor	\$13,216.84	\$391,676.94	\$0.00	\$0.00	\$404,893.78	\$14,340.98	\$47,059.95	\$0.00	\$0.00	\$61,400.93	\$25,533.35	\$0.00	\$25,533.35	\$0.00	\$491,828.07
9 Claims over 50K	\$0.00	\$20,805.11	\$0.00	\$0.00	\$20,805.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,805.11
10 Un-Wholeness - Pooling	\$13,216.84	\$391,871.83	\$0.00	\$0.00	\$384,088.67	\$14,340.98	\$47,059.95	\$0.00	\$0.00	\$61,400.93	\$25,533.35	\$0.00	\$25,533.35	\$0.00	\$477,022.96
9 Adjustment Factor	1.000	\$370,871.83	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10 Un Adjusted Claims	\$13,216.84	\$370,871.83	\$0.00	\$0.00	\$384,088.67	\$14,340.98	\$47,059.95	\$0.00	\$0.00	\$61,400.93	\$25,533.35	\$0.00	\$25,533.35	\$0.00	\$477,022.96
11 Annual Trend	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.050	1.085	1.085	1.085	1.085
12 Developed Trend	1.154	1.154	1.154	1.154	1.154	1.154	1.154	1.154	1.154	1.154	1.085	1.085	1.085	1.085	1.151
13 Prudent Claims	\$15,238.26	\$428,151.32	\$0.00	\$0.00	\$443,413.59	\$16,556.64	\$54,328.66	\$0.00	\$0.00	\$70,884.49	\$27,696.49	\$0.00	\$27,696.49	\$0.00	\$541,994.68
14 Enrollment Adjustment	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.011	1.011	1.011	1.011	1.006
Projected Claims Based on Current Enrollment	\$15,338.65	\$430,410.90	\$0.00	\$0.00	\$445,749.55	\$16,643.25	\$54,614.25	\$0.00	\$0.00	\$71,258.12	\$28,012.09	\$0.00	\$28,012.09	\$0.00	\$545,019.76

14 DM/Health Fitness	\$944.52	\$6,667.20	\$0.00	\$0.00	\$7,611.72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$7,611.72
15 First Help	\$32.64	\$230.40	\$0.00	\$0.00	\$263.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$263.04
16 Davis Vision	\$163.20	\$1,152.00	\$0.00	\$0.00	\$1,315.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$1,315.20
17 Magellan Fees	\$179.52	\$1,267.20	\$0.00	\$0.00	\$1,446.72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$1,446.72
18 Pooling Charge for Claims over 50K	\$11,979.97	\$84,564.43	\$0.00	\$0.00	\$96,544.43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$96,544.43
19 Projected Care Cost based on Current Enrollment	\$238,638.49	\$224,292.16	\$0.00	\$0.00	\$552,930.66	\$16,643.25	\$54,614.87	\$0.00	\$71,258.12	\$28,012.09	\$0.00	\$28,012.09	\$0.00	\$95,200.87

20 Total Demand for Capitations and Avg Pooling	\$82,480.19	\$516,358.85	\$0.00	\$0.00	\$598,839.04	\$22,153.99	\$156,381.07	\$0.00	\$0.00	\$178,535.06	\$37,221.40	\$0.00	\$37,221.40	\$0.00	\$814,595.50
21 Annual Demand	1.090	1.090	1.090	1.090	1.002	1.090	1.090	1.090	1.090	1.090	1.050	1.050	1.050	1.050	1.050
22 Developed Term	1.022	1.022	1.022	1.022	1.003	1.022	1.022	1.022	1.022	1.022	1.022	1.012	1.012	1.012	1.008
23 Projected Dem Rate	\$84,276.46	\$516,358.85	\$0.00	\$0.00	\$600,635.31	\$22,636.46	\$159,786.77	\$0.00	\$0.00	\$182,423.23	\$37,678.19	\$0.00	\$37,678.19	\$0.00	\$820,736.72

Size of group(Member Months)	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646	1,646
25 Percent Experience	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
26 Percent Manual	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%
27 Blended Rate	\$77,321.71	\$517,350.51	\$0.00	\$0.00	\$594,672.23	\$21,887.31	\$146,640.28	\$0.00	\$0.00	\$168,527.59	\$36,449.93	\$0.00	\$36,449.93	\$0.00	\$799,669.74	\$0.00
28 Load for Admin and CTR(Percent based)	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	0.130	13.0%	13.0%	13.0%	13.0%	0.817
29 Load for Admin and CTR(PMPM based)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
29 ACA fees that are PMPM(Reins)	\$ 535.50	\$ 3,780.00	\$ -	\$ -	\$ 3,324.76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 3,324.76
30 ACA fees that are PMPM(Outcome)	\$ 34.00	\$ 240.00	\$ -	\$ -	\$ 211.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 211.10
31 ACA fees that are % of Premiums (PEE)	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	0.0%	2.3%	2.3%	2.3%	2.3%	2.3%
32 Broker costs(percentage)	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
33 Premium Tax	2.00%	2.0%	2.0%	2.0%	2.00%	2.00%	2.0%	2.0%	2.0%	2.00%	2.0%	2.0%	2.0%	2.0%	2.0%	2.00%
34 Projected Premium Blend	\$0,655.47	\$713,223.38	\$0.00	\$0.00	\$819,776.85	\$29,941.36	\$200,600.68	\$0.00	\$0.00	\$230,542.03	\$48,477.41	\$0.00	\$48,477.41	\$0.00	\$1,098,796.29	\$1,098,796.29
35 Current Premium (*)	\$77,334.53	\$567,211.32	\$0.00	\$0.00	\$644,545.85	\$11,467.69	\$95,579.25	\$48,621.47	\$0.00	\$95,579.25	\$48,621.47	\$0.00	\$48,621.47	\$0.00	\$788,746.53	\$0.00
36 Rate Increase	37.8%	25.7%	0.0%	0.0%	27.2%	161.1%	138.5%	0.0%	0.0%	141.2%	-0.3%	0.0%	-0.3%	0.0%	39.3%	39.3%
37 Actual Increase																
The actual rate increase is the rate increase after floor and ceiling factors are applied. The current floor is 0%, the current cap is 35%.										Total Med Rx						
If the loss ratio for both the most recent 2 year periods exceeds 90%, the rate cap is not applicable.										41.9%						
38 Current Contracts	6	88	94	94	94	6	0	0	0	94	96	0	96	0	0	N/A
39 Current Members	17	120	0	0	137	17	88	137	145	0	145	0	145	0	0	N/A

9/27/2013

This section used on Renewal Exhibit

ACA Fees Cost	\$3,075.88	\$20,814.00	\$0.00	\$0.00	\$23,889.89	\$600.95	\$4,629.25	\$0.00	\$0.00	\$5,320.20	\$0.00	\$0.00	\$0.00	\$0.00	\$29,210.09
Broker Cost	\$3,729.37	\$24,962.82	\$0.00	\$0.00	\$28,692.19	\$1,047.95	\$7,021.02	\$0.00	\$0.00	\$8,068.97	\$1,696.71	\$0.00	\$1,696.71	\$0.00	\$38,457.87
Provision Tax	\$12,131.07	\$24,261.47	\$0.00	\$0.00	\$16,395.54	\$596.83	\$14,112.01	\$0.00	\$0.00	\$969.55	\$0.00	\$0.00	\$0.00	\$0.00	\$32,973.87
Admin	\$13,851.95	\$92,719.04	\$0.00	\$0.00	\$106,570.99	\$3,892.38	\$26,078.09	\$0.00	\$0.00	\$29,970.46	\$6,302.06	\$0.00	\$6,302.06	\$0.00	\$142,243.52
						21.3%									

This section used on the UW Input and Mkg Cover

[illegible]

Actuarial Certification

I, *Ed Butler*, am a Actuary, Large Group Pricing with “CareFirst BlueCross BlueShield of which CareFirst BlueChoice, Incorporated is a subsidiary. I am a member in good standing of the American Academy of Actuaries and meet the qualification standards required to make this certification. I have been involved in the development of these rates.

To the best of my knowledge and judgment, these rating methodologies comply with applicable laws and regulations of the District of Columbia, produce premiums that are reasonable in relation to benefits provided, and are based on sound and commonly accepted actuarial principles that are consistent with applicable Actuarial Standards of Practice, including ASOP No. 8, for the legal entity in aggregate.

The net impact of this filing is to maintain the existing rate structure of our medical contracts but to add the following changes:

- We are bringing forward the prior manual to match expected 2014 claim levels.
- We are making significant changes to our rating factors for credibility, pooling, administrative loads and benefit relativities.
- We are changing our manual such that all benefits will be a factor on different anchor points for HMO and HMO CDH benefits.

This form numbers that this filing applies to are:

HealthyBlue 2.0 (incl CDH)

DC/CFBC/GC (R. 10/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/HB2 EOC (10/11)
DC/CFBC/HB2 DOCS (10/11)
DC/CFBC/HB2 SOB (10/11)
DC/CFBC/HB2 WELLNESS (10/11)
DC/CFBC/RX3 (R. 8/12)
DC/CFBC/ATTC (R. 1/10)
and any amendments

HealthyBlue 3.0 (incl CDH)

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/HBADV/EOC (7/12)
DC/CFBC/HBADV/DOCS (7/12)
DC/CFBC/HBADV/SOB (7/12)
DC/CFBC/HB3 WELLNESS (8/12)
DC/CFBC/RX3 (R. 8/12)
and any amendments

POS OA H.S.A & H.R.A

In Network:

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/CFBC/ATTC (R. 1/10)
DC/BC-OOP/SOB HDHP (R. 7/07)
DC/CFBC/DOL APPEAL (R. 7/11)
and any amendments

Out-of-Network:

DC/CF/ATTC (R. 1/10)
DC/CF/GC (R. 10/11)
DC/CF/BP/EOC (R. 11/09)
DC/GHMSI/DOL APPEAL (R. 11/11)
DC/CF/CMM/DOCS (7/08)
DC/CMM/SOB HDHP (R. 10/08)
DC/CF/RX3 (R. 8/12)
and any amendments

BlueChoice Advantage (incl CDH)

DC/CFBC/HPN EOC (R. 10/11)
DC/CFBC/PPN DOCS (R. 10/11)
DC/CFBC/SOB PPN (R. 10/11)
DC/CFBC/GC (R. 10/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/RX3 (R. 8/12)
and any amendments

HealthyBlue

DC/CFBC/HB EOC (4/10)
DC/CFBC/HB DOCS (4/10)
DC/CFBC/HB SOB (4/10)
DC/CFBC/HB/RX (R. 8/12)
DC/CFBC/HB INCENTIVE (4/10)
DC/CFBC/GC (R. 10/11)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
and any amendments

HMO & HMO OA

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/10)

DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/RX3 (R. 8/12)
and any amendments

HMO OA H.S.A & H.R.A

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB HDHP (R. 7/07)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/RX3 (R. 8/12)
DC/CFBC/DOL APPEAL (R. 7/11)
and any amendments

Opt-Out Open-Access (OO OA)

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BCOO/SOB (R. 6/09)
DC/BCOO/OPEN ACCESS (R. 6/09)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/RX3 (R. 8/12)
and any amendments

Opt-Out Plus Open-Access (POS OA)

In Network:

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
any and amendments

Out-of-Network:

DC/CF/ATTC (R. 1/10)
DC/CF/GC (R. 10/11)
DC/CF/BP/EOC (R. 11/09)

CareFirst BlueChoice DC Dental Rider (Trad & Pref Indemnity-style Dental -- groups with BlueChoice medical and parallel enrollment):
DC/BC/DENTAL RIDER (R. 6/09)

CareFirst BlueChoice, Inc. DC Vision Care Riders (core BV & BV+ upgrade for groups with BlueChoice medical & parallel enrollment):
DC/BC-OOP/VISION (R. 6/04)
DC/BCOO/VISION (R. 1/12)

We are including our entire rate filing for your files.

Ed Butler

Digitally signed by Ed Butler
DN: cn=Ed Butler, o=CareFirst BlueCross BlueShield,
ou=Actuarial Pricing Department, email=ed.
butler@carefirst.com, c=US
Date: 2013.09.27 19:57:36 -04'00'

Ed Butler, FSA, MAAA

Actuary

CareFirst